S1070-2-U

SEVENTY-NINTH ANNUAL REPORT

OF THE

STATE BANK OF COMMISSIONER

OF THE

STATE OF COLORADO

To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1988

to December 31, 1988

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December 31, 1988

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial and industrial banks in compliance with the provisions of section 11-2-110, C.R.S. (as amended). Publication and distribution of this report are made in accordance with the provisions of section 11-2-110 and Title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The 173 state chartered commercial banks reported total deposits of $5,768,379 as of December 31, 1988, and total assets of $6,505,734, also ending December 31, 1988. Assets decreased by 8.7 percent over those reported in December 1987. At the end of 1987, there were 189 state chartered commercial banks with total assets of $7,126,839 and total deposits of $6,261,798.

Colorado has five trust companies with total trust assets of $69,723 and reported total liabilities and equity capital of $69,723 as of December 31, 1988. The Statement of Condition of state chartered trust companies is herewith in compliance with section 11-23-114(3), C.R.S. (as amended).

The 46 state chartered industrial banks in Colorado reported total deposits of $286,775 and total assets of $503,218 as of December 31, 1988. This represents a 36 percent decrease since December 31, 1987 at which time the 72 state chartered industrial banks reported total assets of $782,706.

Very truly yours,

Ralph E. Mires
State Bank Commissioner

THE YEAR OF TRANSITION

In May of 1988, the Division of Banking received its performance audit from the State Auditor's office. The report enumerated several deficiencies and made 68 recommendations for improvement.

To address the deficiencies, six task forces were formed to review the Division's operations. The task forces consisted of individuals from within state government, representatives from the regulated industries, and individuals from other regulatory agencies and the professional community. In all, there were over 100 individuals involved in this effort, the majority of whom volunteered their time. Through their efforts, Colorado should have a regulatory agency which promotes competition, protects depositors and insures that the credit needs of its citizens are met.

As a result of their efforts, an improvement plan was developed which addresses revisions to statutes, monitoring of institutions through both on-site examinations and off-site review of financial reports and the Division's operations from chartering to closing of an institution.

As 1988 came to a close, the initial stages of implementing the plan had begun.

In the legislative area, five bills which are to be introduced into the 1989 legislative session had been drafted. One bill states the mission of the Division and establishes the criteria which must be considered when making decisions. Another bill allows the Division to perform its examination responsibilities based on organizational risk, while another provides the Division with much needed enforcement tools. The powers of the Banking Board and the Commissioner are clearly defined in another bill. Furthermore, regulatory parity will be insured by the passage of a bill allowing the Banking Board to establish, through rule making, permissible kinds and levels of loans and investments. This bill will also allow the Banking Board to define capital and determine its adequacy. The Public Deposit Protection Act is being rewritten. The new Act will significantly increase the protection of public funds.

The passage of the five bills will allow the Division to streamline its operations while at the same time strengthening its ability to insure a safe and sound financial environment.

Automation is being introduced into the Division. Areas identified for automation include field examination, in-house monitoring, tracking of items in process and the measuring of the productivity of the Division.

During the next two years, the Division should be fully automated. Through automation, the examination reports will be of a higher quality and more timely. Automation will improve in-house monitoring. Compliance with the Public Deposit Protection Act will be insured, and problems in institutions can be more quickly identified and addressed. A tracking system will insure timely responses to inquiries and timely compliance with corrective actions. The automated tracking system will allow for a better utilization of resources and provide the basis for measuring the productivity of the Division and its staff.

The chartering and approval process is being changed. New forms will provide more useful information and statute changes will provide consistency in the process for all institutions supervised by the Division. In the event an institution must be closed, statute changes and new procedures will make it easier to appoint the Federal Deposit Insurance Corporation as receiver, while improving the likelihood that banking services will continue in the community. Operations will be improved with the development and adoption of a significant number of policies and procedures identified by the task forces. The new forms, policies and procedures should be completed by January, 1990.

This year has marked a new beginning for the Division of Banking. All individuals involved in the improvement process will know that the Division has achieved its goals when it receives certification from the Conference of State Bank Supervisors.

COLORADO STATE BANKING BOARD

J. Robert Young
Chairman

Charles L. Casteel
Term Expires July 1, 1991

Walter C. Emery
Term Expires July 1, 1991

Lillian Gutierrez
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1991

Sandra McCray
Term Expires July 1, 1989

John M. Stafford
Term Expires July 1, 1991

Legal Counsel

Barbara M.A. Walker
First Assistant Attorney General

DIVISION OF BANKING

Ralph E. Mires
State Bank Commissioner

James T. DiIlon
Chief Deputy Bank Commissioner

J D Chatman
Chief Financial Institutions Examiner

Kenneth R. Ehrich Louise A. Fish Lee B. Woodbury
Senior Financial Institutions Examiners

Leonard A. Reish
EDP Auditor II

Morris Augusta
Margaret Chalmers
Walter Epting
Milad G. Fam
Randy Garroutte
Daniel A. Gloekler
Virginia Greenwalt-Belmain
David Gruber
Victor A. Hangar
Robert Hinton
Robert E. Kissel
R. Charles Krieger
Kenneth E. Malskeit
Michael R. Mitchell
E. Earl Penwell
Ronald R. Roberts
Thomas E. Rockwell
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
John Wood
Richard D. Woodward
Financial Institutions Examiners

Cynthia Chamberlin
Administrative Officer II

Melissa Long
Senior Secretary

Annette Trujillo
Senior Secretary

Christina Suazo
Senior Secretary

Laura Swann
Senior Word Processor Operator

Jack Rhoads
Accounting Technician II

Gina Simpson
Administrative Clerk

Gloria Montez
Typist B

Margaret Valdez
Typist B

NEW COMMERCIAL BANK CHARTERS APPROVED AND ISSUED

Date Charter Issued	Name, Bank Location and Charter #	Capital	Surplus	Undivided Profits
6/03/88	Security Bank of Colorado, Aurora #625 (formerly Security Bank of Aurora)	300,000	300,000	50,000
9/21/88	First Security Bank of Craig #627 (formerly Craig National Bank)	100,000	100,000	1,000

COMMERCIAL BANK CLOSURES

Charter #	Bank Name and Location	Date Closed
472	Security Bank of Boulder	6/02/88
594	Bank of Westminster	6/22/88
584	Citizens Bank of Littleton	9/15/88
600	Peoples State Bank of Meeker	9/23/88

COMMERCIAL BANK MERGERS

Charter #	Bank Name and Location	Date of Merger
346	Commercial Savings Bank of Sterling is now Century Bank Sterling, Sterling, CO	2/04/88
496	The Bank of Colorado is now Century Bank Broadmoor/Skyway, Colorado Springs, CO	3/15/88
476	Rocky Mountain Bank is now Century Bank Fort Collins, Fort Collins, CO	4/01/88

COMMERCIAL BANK CONVERSIONS

540	El Paso County Bank (converted to Peoples National Bank)	6/01/88
451	United Bank of Pueblo (converted to United Bank of Pueblo, N.A.)	9/01/88
435	United Bank of Aurora (converted to United Bank of Aurora N.A.)	10/03/88
611	United Bank of Aurora South (converted to United Bank of Aurora South N.A.)	10/03/88
428	United Bank of Brighton (converted to United Bank of Brighton N.A.)	10/03/88
465	United Bank of Broomfield (converted to United Bank of Broomfield N.A.)	10/03/88
492	United Bank of Durango (converted to United Bank of Durango N.A.)	10/03/88
546	United Bank of Garden of the Gods (converted to United Bank of Garden of the Gods N.A.)	10/03/88
198	United Bank of Ignacio (converted to United Bank of Ignacio N.A.)	10/03/88
462	United Bank of Littleton (converted to United Bank of Littleton N.A.)	10/03/88
417	United Bank of Sterling (converted to United Bank of Sterling N.A.)	10/11/88

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 omitted

ASSETS	173 BANKS 12-31-88	% TO TOTAL	189 BANKS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	552,719	8.5	691,598	(138,879)	20.1
SECURITIES	1,315,423	20.2	1,706,825	(391,402)	23.0
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	522,370	8.0	379,958	+142,412	37.5
LOANS AND LEASE FINANCING RECEIVABLES	3,773,568	58.0	3,983,880	(210,312)	5.3
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	(84,858)	(1.3)	(81,554)	+3,304	4.1
LOANS AND LEASES, NET	3,688,710	56.7	3,902,326	(213,616)	5.5
ASSETS HELD IN TRADING ACCOUNTS	8,820	.2	838	+7,982	952.5
PREMISES AND FIXED ASSETS	173,092	2.7	192,404	(19,312)	10.0
OTHER REAL ESTATE OWNED	97,083	1.5	104,062	(6,979)	6.7
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	144	0.0	488	(344)	70.5
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	666	0.0	382	+284	74.3
INTANGIBLE ASSETS	1,702	0.0	833	+869	104.3
OTHER ASSETS	145,005	2.2	147,125	(2,120)	1.4
TOTAL ASSETS	6,505,734	100.0	7,126,839	(621,105)	8.7
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	5,768,379	88.6	6,261,798	(493,419)	7.9
- NONINTEREST BEARING	1,287,183	19.8	1,435,882	(148,699)	10.4
- INTEREST BEARING	4,481,196	68.8	4,825,916	(344,720)	7.1
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	165,910	2.5	196,442	(30,532)	15.5
DEMAND NOTES/U.S. TREASURY	9,865	.2	10,924	(1,059)	9.7
OTHER BORROWED MONEY	7,548	.1	5,261	+2,287	43.5
MORTGAGE INDEBTEDNESS	22,638	.4	25,671	(3,033)	11.8
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	666	0.0	382	+284	74.3
NOTES AND DEBENTURES	10,710	.2	7,760	+2,950	38.0
OTHER LIABILITIES	57,083	.9	71,317	(14,234)	20.1
TOTAL LIABILITIES	6,042,799	92.9	6,579,555	(536,756)	8.2
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	2,000	0.0	300	+1,700	566.7
COMMON STOCK	108,374	1.7	118,311	(9,937)	8.4
SURPLUS	208,103	3.2	228,754	(20,651)	9.0
UNDIVIDED PROFITS/CAPITAL RESERVES	144,458	2.2	199,919	(55,461)	27.7
TOTAL EQUITY CAPITAL	462,935	7.1	547,284	(84,349)	15.4
LOSSES DEFERRED	3,043	0.0	0	+3,043	0.0
TOTAL LIABILITIES AND EQUITY CAPITAL	6,508,777	100.0	7,126,839	(618,062)	8.7

CERTIFICATE ISSUED MAY 25, 1974 NO. 525
OMNIBANK ARVADA
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE-PRESIDENT;
CHRISTINIA PEARSON, CASHIER

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,
HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LARRY A. MIZEL,
DONALD P. SHWAYDER, GARY KLEARMAN, RAYMOND T. BAKER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,857
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		13,035
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,970	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,861
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		634
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25,186
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,993
(1) NONINTEREST-BEARING	6,554	
(2) INTEREST-BEARING	15,439	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,125
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,961
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,061
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,061
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25,186

CERTIFICATE ISSUED JULY 9, 1979 NO. 563
PITKIN COUNTY BANK AND TRUST CO.
ASPEN

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD; ALLEN R. KOENEKE, PRESIDENT; THOMAS W. GRIFFITHS, VICE-PRESIDENT, SUSAN BORRINI, CASHIER

DIRECTORS-

ALLEN R. KOENEKE, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF, J. THOMAS CLARK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,312
B. INTEREST-BEARING BALANCES		4,417
2. SECURITIES		2,978
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,792	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	444	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,348
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		628
7. OTHER REAL ESTATE OWNED		200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		772
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		50,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		50,205
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		45,840
(1) NONINTEREST-BEARING	11,515	
(2) INTEREST-BEARING	34,325	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		46,411
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,460
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,794
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,794
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		50,205

CERTIFICATE ISSUED MAY 29, 1942 NO. 283
THE BANK OF ASPEN
ASPEN

OFFICERS-

KURT ADAM, PRESIDENT; MARY M. RYERSON, VICE-PRESIDENT

DIRECTORS-

WILLIAM E. CLARK, RICHARD J. MEEKER, F.P. STONE, MICHAEL J. PINT, LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, KURT E. ADAM, GERALD F. GROSWOLD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,373
B. INTEREST-BEARING BALANCES		1,812
2. SECURITIES		21,801
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	30,658	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	230	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30,428
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,600
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		349
11. OTHER ASSETS		2,318
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		70,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		70,981
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		65,980
(1) NONINTEREST-BEARING	18,940	
(2) INTEREST-BEARING	47,040	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		484
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,464
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,867
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,517
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,517
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		70,981

CERTIFICATE ISSUED JANUARY 29, 1971 NO. 502
CENTRAL BANK OF AURORA
AURORA

OFFICERS-

JOHN M. STAFFORD, CHAIRMAN OF THE BOARD; KENT D. BOYD, PRESIDENT;
JOHN MCLAUGHLIN, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., CHARLES A. DRUMMOND, RONALD D. MCLELLAN,
JOHN M. STAFFORD, DONALD H. ECHTERMEYER, KENT D. BOYD

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,521
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		14,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,242	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	614	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,628
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		604
7. OTHER REAL ESTATE OWNED		431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		520
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,254
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,113
(1) NONINTEREST-BEARING	8,256	
(2) INTEREST-BEARING	27,857	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		204
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,317
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		2,558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		921
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,937
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,937
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,254

CERTIFICATE ISSUED MAY 5, 1976 NO. 541
COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT/CEO; CAROL A. HARDY, SR. VICE-PRESIDENT/CASHIER; PAUL W. SHOEMAKER, VICE PRESIDENT

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD, DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,721
B. INTEREST-BEARING BALANCES		498
2. SECURITIES		12,720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		9,630
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,597	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	459	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,138
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		421
7. OTHER REAL ESTATE OWNED		1,297
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		678
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		46,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		46,103
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,399
(1) NONINTEREST-BEARING	9,216	
(2) INTEREST-BEARING	33,183	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,490
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,480
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,613
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		46,103

CERTIFICATE ISSUED NOVEMBER 17, 1978 NO. 558
OMNIBANK AURORA
AURORA

OFFICERS-

R. JORGENSEN, PRESIDENT; SUZY K. BURRITT, CASHIER

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, R.L. MCGILVERY, LARRY A. MIZEL, RAYMOND T. BAKER, DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,339
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		15,670
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,559	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	188	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,371
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		131
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		436
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,192
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,192
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,968
(1) NONINTEREST-BEARING	7,357	
(2) INTEREST-BEARING	16,611	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,062
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,192

CERTIFICATE ISSUED APRIL 24, 1957 NO. 463
PEOPLES BANK AND TRUST CO.
AURORA

OFFICERS-

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC. VICE-PRESIDENT; DAVE EDWARDS, VICE PRESIDENT; JOAN MCNULTY, CASHIER

DIRECTORS-

EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER, THOMAS W. NEVIN, HOMER LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,550
B. INTEREST-BEARING BALANCES		3,000
2. SECURITIES		11,855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,285
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,753	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,553
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		778
7. OTHER REAL ESTATE OWNED		167
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		428
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,616
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		39,616
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,321
(1) NONINTEREST-BEARING	10,013	
(2) INTEREST-BEARING	26,308	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		296
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,617
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		999
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		39,616

CERTIFICATE ISSUED JUNE 3, 1988 NO. 625
SECURITY BANK OF COLORADO
AURORA

OFFICERS-

MARTHA J. BALTZ, CHAIRMAN/ACTING PRESIDENT; BRENDA B. MAZAR, VICE-PRESIDENT/CASHIER

DIRECTORS-

MARTHA J. BALTZ, BRENDA B. MAZUR

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,573
B. INTEREST-BEARING BALANCES		
2. SECURITIES		841
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,570	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	187	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,383
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		707
7. OTHER REAL ESTATE OWNED		374
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		284
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,287
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,743
(1) NONINTEREST-BEARING	3,650	
(2) INTEREST-BEARING	6,093	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		872
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,615
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		72
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		672
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		672
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,287

CERTIFICATE ISSUED JANUARY 20, 1984 NO. 604
THE BANK OF AURORA
AURORA

OFFICERS-

ROGER D.KNIGHT, III, PRESIDENT/CHAIRMAN OF THE BOARD;
SUSAN PFANNENSTIEL, CASHIER

DIRECTORS-

HENRY R. ROBINSON, FREDERICK N. FANNING, ROBERT W. GREGORY,
ROGER D. KNIGHT, III, ROBERT J. MCFANN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		685
B. INTEREST-BEARING BALANCES		
2. SECURITIES		293
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		605
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,669	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,544
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		340
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		150
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,617
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,275
(1) NONINTEREST-BEARING	1,842	
(2) INTEREST-BEARING	4,433	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,311
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,287
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,281
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		306
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		306
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,617

CERTIFICATE ISSUED OCTOBER 15, 1981 NO. 586
FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY DIERS, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,731
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,652
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,839
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,642	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	171	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,471
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		749
7. OTHER REAL ESTATE OWNED		380
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		692
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,514
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		34,514
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,523
(1) NONINTEREST-BEARING	10,361	
(2) INTEREST-BEARING	22,162	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,578
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		850
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		786
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,936
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,936
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		34,514

CERTIFICATE ISSUED JULY 16, 1976 NO. 543
ALPINE BANK, BASALT
BASALT

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
JO BERRY, CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY A.E. DEBEQUE, JACK E. EDGINGTON,
ERNEST GIANINETTE, PETER N. GUY, RODNEY E. SLIFER, DAVE SCRUBY,
J. ROBERT YOUNG, ROBERT F. DOWNS

DECEMBER 31, 1988		000 OMITTE
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,121
B. INTEREST-BEARING BALANCES		1,285
2. SECURITIES		1,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		317
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,262	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	170	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,092
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		347
7. OTHER REAL ESTATE OWNED		8
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		198
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,112
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,112
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,770
(1) NONINTEREST-BEARING	1,876	
(2) INTEREST-BEARING	13,894	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,907
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		535
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,112

CERTIFICATE ISSUED JULY 26, 1977 NO. 549
PINE RIVER VALLEY BANK
BAYFIELD

OFFICERS-

H.J. LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;
DAN R. FORD, GLADE E. STOWELL, VICE-PRESIDENTS; LINDA L. HARDY, CASHIER

DIRECTORS-

JOE D. FORD, H.J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL SOWER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		679
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,793	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,728
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		169
7. OTHER REAL ESTATE OWNED		165
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		209
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,913
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,913
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,682
(1) NONINTEREST-BEARING	1,859	
(2) INTEREST-BEARING	10,823	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,768
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		745
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,145
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,913

CERTIFICATE ISSUED OCTOBER 5, 1973 NO. 522
BANK OF BOULDER
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, VICE-PRESIDENT;
ROBIN ROSE, CASHIER

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,
MYRTLE TISONE, STEVEN K. BOSLEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,199
B. INTEREST-BEARING BALANCES		74
2. SECURITIES		6,430
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,736	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	576	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,160
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,627
7. OTHER REAL ESTATE OWNED		745
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,136
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		56,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		56,981
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,708
(1) NONINTEREST-BEARING	17,745	
(2) INTEREST-BEARING	32,963	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		996
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		671
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52,625
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		646
25. SURPLUS		2,198
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,512
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		56,981

CERTIFICATE ISSUED DECEMBER 31, 1985 NO. 616
BOULDER TRI-STATE BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; JEFFREY N. STIFFLER, EXEC. VICE-PRESIDENT; DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY, PHILIP E. LOWERY, DONALD H. SCHURR, JR., JEFFREY N. STIFFLER, RUSSELL K. OSGOOD, JEROME C. DARNELL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		670
B. INTEREST-BEARING BALANCES		
2. SECURITIES		665
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,372	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	207	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,165
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		761
7. OTHER REAL ESTATE OWNED		553
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		152
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,166
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,463
(1) NONINTEREST-BEARING	2,623	
(2) INTEREST-BEARING	10,840	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,565
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		401
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,601
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,601
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,166

CERTIFICATE ISSUED SEPTEMBER 10, 1971 NO. 507
PLATTE VALLEY BANK
BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB, JIM CLEMENT, VICE-PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL E. BENNETT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,285
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,520
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,150	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	146	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,004
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,098
7. OTHER REAL ESTATE OWNED		653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		378
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,636
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,040
(1) NONINTEREST-BEARING	14,617	
(2) INTEREST-BEARING	16,423	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		297
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,337
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		384
25. SURPLUS		1,016
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		899
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,299
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,299
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,636

CERTIFICATE ISSUED OCTOBER 5, 1976 NO. 545
CENTRAL BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KEITH L. MARSDEN, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., RAYMOND L. GUERRIE, RONALD D. MCLELLAN, JOHN M. STAFFORD, CHARLES A. DRUMMOND, DONALD H. ECHTERMEYER

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,008
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,067	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	516	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,551
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		396
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,799
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,475
(1) NONINTEREST-BEARING	7,437	
(2) INTEREST-BEARING	16,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		13
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,654
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,118
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		373
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,145
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 27 AND 28C)		24,799

CERTIFICATE ISSUED OCTOBER 9, 1915 NO. 294
FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE-PRESIDENT; STEVEN R. DUPPS, CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN, ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,998
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,990
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,221	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	188	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,033
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		186
7. OTHER REAL ESTATE OWNED		1,923
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,829
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,829
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,817
(1) NONINTEREST-BEARING	3,353	
(2) INTEREST-BEARING	16,464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,951
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		563
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,315
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,878
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,829

CERTIFICATE ISSUED MARCH 17, 1987 NO. 622
COLLEGIATE PEAKS BANK
BUENA VISTA

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMAHAN, EXECUTIVE VICE-PRESIDENT/ CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, JOHN BURT, PIERSON MELCHER, LEWIS L. LOWE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		711
B. INTEREST-BEARING BALANCES		90
2. SECURITIES		3,488
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,382	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D NET LOANS AND LEASES		3,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		344
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,399
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,954
(1) NONINTEREST-BEARING	1,754	
(2) INTEREST-BEARING	6,200	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		63
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,017
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		382
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,382
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,382
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,399

CERTIFICATE ISSUED NOVEMBER 14, 1931 NO. 427
THE BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE-PRESIDENT;
JERRY L. GROSS, VICE-PRESIDENT/CASHIER

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L.L. REINECKER,
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,784
B. INTEREST-BEARING BALANCES		599
2. SECURITIES		13,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,237	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	127	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,110
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		302
7. OTHER REAL ESTATE OWNED		329
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		516
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,695
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,331
(1) NONINTEREST-BEARING	5,597	
(2) INTEREST-BEARING	21,734	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		253
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,584
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		811
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,111
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,111
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,695

CERTIFICATE ISSUED DECEMBER 8, 1910 NO. 206
BYERS STATE BANK
BYERS

OFFICERS-

ROBERT E. RICE, PRESIDENT; DELMAR A. DURYEA, VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT E. RICH, ERNEST J. PANASCI, L.J. TIPPETT, L.R. BATE,
E. GEORGE SCHLEINING, DELMAR A. DURYEA, RAY SANCHEZ, RON SONDRUP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		901
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		5,021
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,038	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	172	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,866
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		735
7. OTHER REAL ESTATE OWNED		209
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		348
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,528
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,355
(1) NONINTEREST-BEARING	2,648	
(2) INTEREST-BEARING	12,707	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		650
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		210
20. OTHER LIABILITIES		293
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,508
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		420
25. SURPLUS		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,528

CERTIFICATE ISSUED JULY 24, 1916 NO. 312
FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE-PRESIDENT; MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON, VICE-PRESIDENTS

DIRECTORS-

MILTON L. MATHIS, JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, JOHN R. KELLER

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,041
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,959
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,934	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,693
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		165
7. OTHER REAL ESTATE OWNED		171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		498
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,002
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		27,002
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,477
(1) NONINTEREST-BEARING	4,178	
(2) INTEREST-BEARING	20,299	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		77
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		371
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,925
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		27,002

CERTIFICATE ISSUED JANUARY 17, 1973 NO. 516
ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN; JOE SCOFIELD, PRESIDENT; JOHN BELL, CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A.E. DEBEQUE, ERNEST GIANINETTI,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY,
ROBERT DOWNS, JACK E. EDGINGTON, JOE SCOFIELD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,002
B. INTEREST-BEARING BALANCES		982
2. SECURITIES		1,346
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,272	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,111
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		258
7. OTHER REAL ESTATE OWNED		286
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,196
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,196
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,774
(1) NONINTEREST-BEARING	3,258	
(2) INTEREST-BEARING	10,516	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		45
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,948
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		698
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,248
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,196

CERTIFICATE ISSUED AUGUST 21, 1939 NO. 433
THE BANK OF DOUGLAS COUNTY
CASTLE ROCK

OFFICERS-

PHILIP S. MILLER, PRESIDENT; WILLIS C. BUBOLTZ, EXEC. VICE-PRESIDENT;
DONA SHERLOCK, VICE-PRESIDENT/CASHIER; THOMAS D. WAYMIRE, VICE-PRESIDENT

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,635
B. INTEREST-BEARING BALANCES		375
2. SECURITIES		40,573
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,034	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,723
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		137
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		967
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		58,910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		58,910
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,486
(1) NONINTEREST-BEARING	6,384	
(2) INTEREST-BEARING	42,102	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48,738
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		6,172
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		10,172
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		58,910

CERTIFICATE ISSUED FEBRUARY 21, 1944 NO. 437
EASTERN COLORADO BANK
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,734
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27,474	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	969	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26,505
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		148
7. OTHER REAL ESTATE OWNED		141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		679
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,817
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		37,817
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,504
(1) NONINTEREST-BEARING	6,094	
(2) INTEREST-BEARING	26,410	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		364
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,868
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,049
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,949
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,949
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		37,817

CERTIFICATE ISSUED MAY 24, 1977 NO. 548
GREENHORN VALLEY BANK
COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS-

MORRIS L. GRABER, HAROLD PETERSEN, CREIGHTON COOK, HOLLAND DUELL, JR., MORRIS B. CHAMBERS, WILLIAM WACHOB

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		424
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		993
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,559
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		116
7. OTHER REAL ESTATE OWNED		66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		140
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,773
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,773
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,263
(1) NONINTEREST-BEARING	933	
(2) INTEREST-BEARING	4,330	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,302
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		239
25. SURPLUS		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		471
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		471
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,773

CERTIFICATE ISSUED DECEMBER 17, 1979 NO. 566
BANK AT BROADMOOR
COLORADO SPRINGS

OFFICERS-

DAN S. BAKER, PRESIDENT; D. EDWARD SAUER, EXEC. VICE PRESIDENT;
ELAINE OVERMEYER, VICE PRESIDENT/CASHIER

DIRECTORS-

MARY E. ROSS, DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,229
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,305	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	145	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,160
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		222
7. OTHER REAL ESTATE OWNED		653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,342
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,342
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,534
(1) NONINTEREST-BEARING	1,879	
(2) INTEREST-BEARING	8,655	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		32
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,599
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		743
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,342

CERTIFICATE ISSUED SEPTEMBER 17, 1965 NO. 486
CENTRAL BANK OF ACADEMY BOULEVARD
COLORADO SPRINGS

OFFICERS-

DENNIS D. NATHAN, PRESIDENT; R. MICHAEL EDGAR, CASHIER;
WILLIAM J. BERENZ, DENNIS WOHLHUETER, VICE-PRESIDENTS

DIRECTORS-

ALLEN T. CAREY, JAY W. KRISS, KENNETH J. REYHONS, DENNIS D. NATHAN,
DONALD H. ECHTERMEYER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,024
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,215
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27,680	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,478	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26,202
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		352
7. OTHER REAL ESTATE OWNED		97
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		562
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,327
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,327
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,662
(1) NONINTEREST-BEARING	8,656	
(2) INTEREST-BEARING	28,006	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		225
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		298
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,185
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		3,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,233
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,142
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,142
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,327

CERTIFICATE ISSUED JANUARY 26, 1953 NO. 454
CENTRAL BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

TIMOTHY STERN, CHAIRMAN/PRESIDENT; DAROLD L. DREW, SR. VICE PRESIDENT;
MARY S. BADER, JAMES D. CALLOW, VICE PRESIDENTS

DIRECTORS-

TIMOTHY STERN, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, DONALD J. LORY,
PETER M. SUSEMIHL, DONALD H. ECHTERMEYER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,467
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		12,225
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	69,974	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3,152	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		66,822
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		971
7. OTHER REAL ESTATE OWNED		1,903
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,201
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		95,439
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		95,439
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		90,839
(1) NONINTEREST-BEARING	17,276	
(2) INTEREST-BEARING	73,563	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		325
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		1,000
20. OTHER LIABILITIES		686
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		92,850
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,080
25. SURPLUS		6,877
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,368
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,589
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,589
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		95,439

CERTIFICATE ISSUED FEBRUARY 26, 1982 NO. 590
CENTURY BANK ACADEMY AT HANCOCK
COLORADO SPRINGS

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE-PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH, GAYLORD "AL" ALBERG

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,241
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,483
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		869
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,757	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	123	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,634
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		289
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		91
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,607
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,607
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,422
(1) NONINTEREST-BEARING	3,010	
(2) INTEREST-BEARING	6,412	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,540
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		355
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		212
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,607

CERTIFICATE ISSUED JULY 2, 1969 NO. 496
CENTURY BANK BROADMOOR/SKYWAY
COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD "AL" ALBERG, VICE-PRESIDENT;
GENE K. DOVER, VICE PRESIDENT/CASHIER

DIRECTORS-

GAYLORD "AL" ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN,
PHILIP M. KLEINSMITH, R.E. LUDT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,704
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,265
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	563	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,512
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,075
7. OTHER REAL ESTATE OWNED		882
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		464
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,702
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,702
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,810
(1) NONINTEREST-BEARING	4,158	
(2) INTEREST-BEARING	22,652	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		106
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		539
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,455
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		597
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,247
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,247
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,702

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 609
CHEYENNE MOUNTAIN BANK
COLORADO SPRINGS

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE-PRESIDENT/CASHIER

DIRECTORS-

RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK R. ALEXANDER, AMRIT K. PATEL, JAMES H. JONES, N. LAVERNE MAGNUSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,017
B. INTEREST-BEARING BALANCES		
2. SECURITIES		470
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,168	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	150	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,018
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		487
7. OTHER REAL ESTATE OWNED		932
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		168
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,092
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,092
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,256
(1) NONINTEREST-BEARING	1,098	
(2) INTEREST-BEARING	7,158	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		140
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,457
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		217
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		382
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		635
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		635
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,092

CERTIFICATE ISSUED OCTOBER 9, 1973 NO. 523
FIRSTBANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

EDWARD LOHMAN, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; SHARON A. TREADWELL, SR. VICE-PRESIDENT/CASHIER; GENE B. TOMLINSON, DAVID E. LOHMAN, LOREN H. BONATH, WILLIAM R. HASKIN, E. JAY LEASE, SR., SR. VICE-PRESIDENTS; LINDA L. GARNER, VICE PRESIDENT

DIRECTORS-

EDWARD V. LOHMAN, E. JAY LEASE, SR., DAVID E. LOHMAN, RICHARD V. LOHMAN, RICHARD E. RAUSCH, GENE TOMLINSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,539
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,672
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		935
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,895	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	383	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,512
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,280
7. OTHER REAL ESTATE OWNED		2,097
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		723
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,758
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40,758
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,064
(1) NONINTEREST-BEARING	9,830	
(2) INTEREST-BEARING	27,234	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,351
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		472
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,887
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,825
25. SURPLUS		46
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,871
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,871
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40,758

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 608
STATE BANK AND TRUST OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

JOHN G. JACKSON, CHAIRMAN OF THE BOARD; WILLIAM H. KANDT, PRESIDENT; SCOTT PURSLEY, SR. VICE PRESIDENT; RICHARD D. COOPER, GREG MCGREW, VICE PRESIDENTS; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG, GARY R. SWANSON, ALAN D. CLARK, WILLIAM H. KANDT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,264
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,689
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,571	—
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	264	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,307
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		276
7. OTHER REAL ESTATE OWNED		527
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		484
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,547
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,728
(1) NONINTEREST-BEARING	4,352	
(2) INTEREST-BEARING	17,376	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		249
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,112
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,005
25. SURPLUS		528
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		98
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,435
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,547

CERTIFICATE ISSUED APRIL 25, 1972 NO. 510
THE CITADEL BANK
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, RICHARD E. JORGENSON, SR., SR. VICE PRESIDENTS; NORMA N. PAINTER VICE PRESIDENT/CASHIER; ROGER P. BRUGGEMAN, VICE PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR, WILLIAM H. KANDT, GLEN B. CLARK, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,963
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,750
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,211	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	165	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,046
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		505
7. OTHER REAL ESTATE OWNED		195
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		571
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,830
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,830
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,775
(1) NONINTEREST-BEARING	7,222	
(2) INTEREST-BEARING	15,553	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		210
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,985
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		287
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,845
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,845
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,830

CERTIFICATE ISSUED MAY 29, 1950 NO. 449
METROPOLITAN STATE BANK
COMMERCE CITY

OFFICERS-

ORREL A. DANIEL, CHAIRMAN OF THE BOARD; ROBERT L. STEELE, PRESIDENT; CLYDE DEBELLO, VICE-PRESIDENT/CASHIER; JAMES MAKOWSKI, SR VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE, EDWARD A. BROWN, IVAN R. JERGENSEN, KENNETH L. GAHAGEN, ROBERT L. BERGMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,101
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,390
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,067	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	201	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,866
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		620
7. OTHER REAL ESTATE OWNED		1,154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		32
11. OTHER ASSETS		297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		34,421
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,186
(1) NONINTEREST-BEARING	9,085	
(2) INTEREST-BEARING	22,101	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		208
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,394
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,092
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,027
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,027
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		34,421

CERTIFICATE ISSUED MAY 15, 1936 NO. 429
CITIZENS STATE BANK OF CORTEZ
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE-PRESIDENT; BELMEAR D. BROWN, EXEC-VICE PRESIDENT/CASHIER; MICHAEL E. LOSH, MARLIN R. WITTWER, VICE-PRESIDENTS

DIRECTORS-

CHARLES M. MCAFEE, STERLING C. PHILLIPS, JAMES D. PORTER, CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B. TANNER, BELMEAR D. BROWN, GEORGE E. DILTS, KEENAN G. ERTEL, ROBERT D. HELMS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,468
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,335	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	267	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,068
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		906
7. OTHER REAL ESTATE OWNED		2,760
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		997
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,834
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,834
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,731
(1) NONINTEREST-BEARING	6,332	
(2) INTEREST-BEARING	26,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		107
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		117
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		549
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,504
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		830
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35,834

CERTIFICATE ISSUED SEPTEMBER 21, 1988 NO. 627
FIRST SECURITY BANK OF CRAIG
CRAIG

OFFICERS-

Q. DEAN BROSIOUS, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT; THOMAS R. MAGNUSON, CASHIER

DIRECTORS-

Q. DEAN BROSIOUS, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS, LYNN K. WHITEMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,752
B. INTEREST-BEARING BALANCES		428
2. SECURITIES		6,302
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		780
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,833	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	958	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,875
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		569
7. OTHER REAL ESTATE OWNED		377
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		457
11. OTHER ASSETS		369
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,909
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,909
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,484
(1) NONINTEREST-BEARING	4,327	
(2) INTEREST-BEARING	15,157	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,618
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,091
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,909

CERTIFICATE ISSUED SEPTEMBER 28, 1925 NO. 421
MOFFAT COUNTY STATE BANK
CRAIG

OFFICERS-

JOHN C. MULLER, PRESIDENT/CHAIRMAN OF THE BOARD/CEO; J.D. KREISSLER, SR. VICE-PRESIDENT/CASHIER; JACK J. MOSS, SR. VICE-PRESIDENT; DOUGLAS R. NEWLAND, NEIL W. HOLZWARTH, VICE-PRESIDENTS

DIRECTORS-

JOHN C. MULLER, JAMES D. EDGERLEY, C.A. STODDARD, L. DEAN VISINTAINER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,808
B. INTEREST-BEARING BALANCES		
2. SECURITIES		17,408
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,231	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,551	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,680
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		496
7. OTHER REAL ESTATE OWNED		712
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,535
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,764
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,764
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,291
(1) NONINTEREST-BEARING	4,690	
(2) INTEREST-BEARING	22,601	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		275
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		370
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,936
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		328
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,828
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,828
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,764

CERTIFICATE ISSUED OCTOBER 26, 1977 NO. 551
CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT; GLEAVES M. LOVE, EXEC. VICE-PRESIDENT/CASHIER; CLINTON S. SPENCER, VICE-PRESIDENT

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN, GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN, KAY C. DRURY

DECEMBER 31, 1988		000 OMITTEL
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,624
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,067
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,537	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	274	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,263
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		322
7. OTHER REAL ESTATE OWNED		303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		281
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,960
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,910
(1) NONINTEREST-BEARING	3,827	
(2) INTEREST-BEARING	10,083	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,050
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		13
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		910
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,960

CERTIFICATE ISSUED JUNE 20, 1973 NO. 520
BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; THEODORE H. MUELLER, JR., VICE-PRESIDENT

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN, RICHARD W. JOHNSON, THEODORE H. MUELLER, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		418
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,845	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	140	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,705
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		153
7. OTHER REAL ESTATE OWNED		536
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		163
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,020
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,386
(1) NONINTEREST-BEARING	988	
(2) INTEREST-BEARING	7,398	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		47
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,500
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		20-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		520
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		520
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,020

CERTIFICATE ISSUED APRIL 8, 1937 NO. 431
THE RIO GRANDE COUNTY BANK
DEL NORTE

OFFICERS-

JOHN REASON, CHAIRMAN OF THE BOARD; ROGER N. KNAPP, PRESIDENT;
TODD E. WRIGHT, VICE-PRESIDENT/CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,
LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,734
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,115
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,029	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	394	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,635
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		46
7. OTHER REAL ESTATE OWNED		110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		381
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,593
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,593
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,178
(1) NONINTEREST-BEARING	4,212	
(2) INTEREST-BEARING	7,966	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,225
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		25
25. SURPLUS		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		918
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,368
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,368
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,593

CERTIFICATE ISSUED APRIL 27, 1909 NO. 149
THE COLORADO BANK & TRUST CO. OF DELTA
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO/CHAIRMAN OF THE BOARD;
HOBART KNIGHT, EXEC. VICE-PRESIDENT; REBECCA SHEA, SR. VICE-PRESIDENT/
CASHIER; WILLIAM F. SEUELL, GREG K. POPE, VICE-PRESIDENTS

DIRECTORS-

GORDON E. WAGNER, HOBART J. KNIGHT, HARRY GILBERT, BILL HELLMAN,
DON R. LANE, RALPH MANGUM

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,364
B. INTEREST-BEARING BALANCES		62
2. SECURITIES		17,983
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	957	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,118
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		644
7. OTHER REAL ESTATE OWNED		1,483
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		93[illegible]
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,96[illegible]
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40,96[illegible]
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,312
(1) NONINTEREST-BEARING	7,274	
(2) INTEREST-BEARING	31,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		3
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,403
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,189
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		174
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,563
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,563
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40,966

CERTIFICATE ISSUED SEPTEMBER 1, 1953 NO. 457
BANK OF DENVER
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE-PRESIDENT; PATRICIA CONNELL, CASHIER; LORETTA A. SMITH, JUDITH A. WAGNER, VICE-PRESIDENTS

DIRECTORS-

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE, EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN, ROBERT W. WALTER, JOHN A. YELENICK, W.W. WILSON, DIRECTOR EMERITUS, ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,353
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,135
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	46,579	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	175	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46,404
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,324
7. OTHER REAL ESTATE OWNED		287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,029
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		74,232
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		74,232
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		64,896
(1) NONINTEREST-BEARING	14,059	
(2) INTEREST-BEARING	50,837	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		402
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		758
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,056
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		900
25. SURPLUS		2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,176
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,176
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		8,176
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		74,232

CERTIFICATE ISSUED JUNE 16, 1908 NO. 030
CENTRAL BANK OF DENVER
DENVER

OFFICERS-

DONALD D. HOFFMAN, CHAIRMAN; ROBERT A. KRANE, PRESIDENT;
GEORGE PATTERSON, JAMES B. OSBOURN, EXEC. VICE PRESIDENTS; JOHN E. BUSH,
MICHAEL LUBCHENKO, DAVID PRINGLE, CHARLES DRUMMOND, DONALD HORST,
ALLEN THOMAS, SR. VICE PRESIDENTS

DIRECTORS-

ROBERT ALBIN, JIM BALDWIN, MAX BROOKS, DONALD CHABOT, DONALD HOFFMAN,
MARION GOTTESFELD, WILLIAM KELLER, DEAN KITTEL, ROBERT KRANE,
JOSEPH LINCOLN, FRANK MCGLONE, M.D., JAMES OSBOURN,
MARVIN OWENS, GLEN RYLAND, BENJAMIN STAPLETON, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		96,312
B. INTEREST-BEARING BALANCES		
2. SECURITIES		16,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		133,940
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	937,772	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	30,247	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		907,525
5. ASSETS HELD IN TRADING ACCOUNTS		3,347
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		59,777
7. OTHER REAL ESTATE OWNED		1,014
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		170
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		48,297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,272,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		1,272,754
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,022,498
(1) NONINTEREST-BEARING	248,152	
(2) INTEREST-BEARING	774,346	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		80,417
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		67,693
15. DEMAND NOTES—ISSUED TO THE U.S. TREASURY		8,455
16. OTHER BORROWED MONEY		6,156
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		15,547
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		170
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		8,500
20. OTHER LIABILITIES		19,426
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,228,862
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		8,100
25. SURPLUS		41,700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,908
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		43,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		43,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		1,272,754

CERTIFICATE ISSUED JULY 6, 1951 NO. 453
CENTRAL BANK OF NORTH DENVER
DENVER

OFFICERS-

JOHN STAFFORD, CHAIRMAN OF THE BOARD; MADS ANDERSON, PRESIDENT; JOHN SEBERG, SR. VICE-PRESIDENT; DONALD WISE, VICE-PRESIDENT/CASHIER; RAYMOND HORTON, JR., DOMINICK F. ROMERO, HENRY LANGSTAFF, VICE VICE PRESIDENTS

DIRECTORS-

JOHN M. STAFFORD, MARVIN OWENS, RAYMOND L. GUERRIE, MADS ANDERSON, CHARLES A. DRUMMOND

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,167
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		41,950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		849
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	42,101	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,784	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		40,317
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4,252
7. OTHER REAL ESTATE OWNED		643
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,023
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		94,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		94,301
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		89,410
(1) NONINTEREST-BEARING	14,946	
(2) INTEREST-BEARING	74,464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		272
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		41
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		654
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		90,377
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		975
25. SURPLUS		4,450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,501-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,924
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		94,301

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 473
CENTURY BANK AND TRUST
DENVER

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD; SHEILA JOHNSON, PRESIDENT; GARY FEY, VICE-PRESIDENT/CASHIER; JAMES W. KING, SR. VICE- PRESIDENT; RICHARD COUNLEY, KIRK HUGGINS, RONALD D. HUSER, RAYMOND MUNOZ, VICE PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, RAYMOND C. KOERNIG JR., E.C. VINER, STEVEN K. COLLIATIE, NORMAN B. WOOD, HARRY J. GOBERT, PAUL G. WEST, PETER J. ABLANCZY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,664
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		9,076
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		6,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	75,488	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,315	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		74,173
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		985
7. OTHER REAL ESTATE OWNED		5,525
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,612
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		105,335
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		105,335
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		92,980
(1) NONINTEREST-BEARING	23,548	
(2) INTEREST-BEARING	69,432	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,475
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		94,455
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		520
25. SURPLUS		4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		6,205
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,880
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		10,880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		105,335

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 589
CENTURY BANK NORTH
DENVER

OFFICERS-

NORMAN WOOD, PRESIDENT; CINDY ALMQUIST, VICE-PRESIDENT/CASHIER

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST, STEVEN K. COLLIATIE, HARRY J. GOBERT, RAYMOND C. KOERNIG, JR., NORMAN WOOD, E.C. VINER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,576
B. INTEREST-BEARING BALANCES		
2. SECURITIES		523
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,585	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,492
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		196
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		97
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,134
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,134
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,996
(1) NONINTEREST-BEARING	3,647	
(2) INTEREST-BEARING	6,349	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,242
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		892
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,134

CERTIFICATE ISSUED SEPTEMBER 18, 1968 NO. 493
CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY, VICE-PRESIDENT/CASHIER; DOUGLAS GOEBEL, JEAN WARREN, RONN F. CASTLE, VICE-PRESIDENTS

DIRECTORS-

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,370
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,689
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,136	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	358	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,778
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,136
7. OTHER REAL ESTATE OWNED		1,820
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,172
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,273
(1) NONINTEREST-BEARING	13,096	
(2) INTEREST-BEARING	19,177	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,461
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,011
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,711
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35,172

CERTIFICATE ISSUED OCTOBER 5, 1908 NO. 092
COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT; CHARLES WORTHINGTON, EXEC. VICE PRESIDENT; THOMAS GORDON, N.R. LOCKWOOD, JOHN E. LAWRENCE, SR. VICE-PRESIDENTS; CECIL MCGLOTHLEN, SR. VICE-PRES./ CASHIER; JAMES E. BENNETT, CLIFFORD L. ERICKSON, VAN T. RAMETTA, LOYD E. HOSKINS, JAMES L. HERDE, VICE-PRESIDENTS

DIRECTORS-

VERNON T. REECE, JR., JOHN G. WILKINSON, ROBERT E. BRYAN, JR., J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR., THOMAS GORDON, GARTH C. GRISSOM, ELWOOD KULLGREN, CHARLES B. WORTHINGTON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,550
B. INTEREST-BEARING BALANCES		2,081
2. SECURITIES		60,169
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40,172	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		39,506
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		966
7. OTHER REAL ESTATE OWNED		676
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,820
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		123,768
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		123,768
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		107,185
(1) NONINTEREST-BEARING	30,263	
(2) INTEREST-BEARING	76,922	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		725
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		107,910
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		8,858
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		15,858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		15,858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		123,768

CERTIFICATE ISSUED MARCH 27, 1973 NO. 519
FRONTIER BANK OF DENVER
DENVER

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC. VICE-PRESIDENT; RICHARD M. KUNA, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN, DAVID S. BERSHOF

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,449
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,248
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,071	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	225	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,846
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		266
7. OTHER REAL ESTATE OWNED		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		484
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,008
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,008
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,268
(1) NONINTEREST-BEARING	6,891	
(2) INTEREST-BEARING	17,377	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		139
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,493
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		265
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,515
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,515
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,008

CERTIFICATE ISSUED JULY 1, 1955 NO. 460
GUARANTY BANK AND TRUST CO.
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE-PRESIDENT/CASHIER; RICHARD E. WATSON, CRAIG CAUKIN, BYRON HASSTEDT, SR. VICE-PRESIDENTS; ANDREW BACON, EDWARD M. ALCOTT, RALPH RASKIN, WAYNE SMART, JOHN PERKINS, JACK CARTER, VICE PRESIDENTS

DIRECTORS-

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISBLY, HOMER E. REED, ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, PAUL MILLER, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, I.J. SHORE, WILLIAM P. JOHNSON, MARK LEVINE, ARNOLD H. COOK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		17,828
B. INTEREST-BEARING BALANCES		
2. SECURITIES		20,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	88,122	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,561	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		86,561
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,687
7. OTHER REAL ESTATE OWNED		2,314
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		496
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,983
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		138,509
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		138,509
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		124,574
(1) NONINTEREST-BEARING	37,815	
(2) INTEREST-BEARING	86,759	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		496
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		717
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		125,787
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,000
25. SURPLUS		6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,722
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		-
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12,722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		12,722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		138,509

CERTIFICATE ISSUED SEPTEMBER 30, 1980 NO. 576
INDEPENDENT STATE BANK OF COLORADO
DENVER

OFFICERS-

W.R. JORGENSON, CHAIRMAN OF THE BOARD; ROGER REILING, PRESIDENT; WARREN H. KNOLL, SR. VICE-PRESIDENT; ROBERTA HUELSMANN, VICE-PRESIDENT/ CASHIER

DIRECTORS-

EUGENE AIELLO, JOHN FRANKLIN, JERRAL BALMAN, WILLIAM BOWNESS, JAMES J. O'DELL, JAMES P. THOMAS, THOMAS COX, AUGUST FISCHER, RICHARD DUCIC, W.R. JORGENSON, ROGER REILING, CHARLES SILLSTROP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,013
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,621	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	232	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,389
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		71
7. OTHER REAL ESTATE OWNED		77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		88
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		289
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,802
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,802
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,682
(1) NONINTEREST-BEARING	12,918	
(2) INTEREST-BEARING	2,764	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1,300
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,048
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		667
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		87
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,754
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,802

CERTIFICATE ISSUED MAY 12, 1978 NO. 556
INTERNATIONAL BANK
DENVER

OFFICERS-

JOHN R. SIMMONS, PRESIDENT/CHAIRMAN OF BOARD; ANNA MARIE PIXLER, EXEC. VICE-PRESIDENT; THOMAS R. KONCILJA, VICE PRESIDENT/CASHIER; ARNOLD A. PARKS, VICE PRESIDENT

DIRECTORS-

JOHN R. SIMMONS, KENNETH I. DANNEBERG, STEPHEN G. SEAY, JOANN P. CORN, MERLE E. ALBRECHT, JACK C. KENT, MARTHA ANDERSON, RICHARD B. TUCKER, GARTH G. THOMAS, JACK E. KENNEDY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,264
B. INTEREST-BEARING BALANCES		
2. SECURITIES		22,429
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,322	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	407	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,915
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		528
7. OTHER REAL ESTATE OWNED		1,287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,533
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		50,956
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		50,956
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46,652
(1) NONINTEREST-BEARING	9,332	
(2) INTEREST-BEARING	37,320	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		1,069
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		198
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		47,919
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		594
25. SURPLUS		1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,037
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		50,956

CERTIFICATE ISSUED NOVEMBER 22, 1947 NO. 444
MOUNTAIN STATES BANK
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT; WILLIAM COATMAN, STODDARD WHITE, SR. VICE-PRESIDENTS; BERNARD STAEBELL, VICE-PRESIDENT/CASHIER; DAN E. GRIFFIN, ROGER R. SCHMITZ, VAUGHN E. NICHOLS, SUSAN M. CREEL, E.W. HODGE, VICE PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY, WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR, ROBERT E. JORDAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,294
B. INTEREST-BEARING BALANCES		
2. SECURITIES		83,225
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	58,077	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,119	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		56,958
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4,984
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,064
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		159,625
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		159,625
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		139,632
(1) NONINTEREST-BEARING	31,598	
(2) INTEREST-BEARING	108,034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		708
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		140,340
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		12,285
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19,285
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		19,285
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		159,625

CERTIFICATE ISSUED DECEMBER 18, 1986 NO. 620
OMNIBANK LEETSDALE
DENVER

OFFICERS-

THOMAS OHARA, PRESIDENT; EVANNA WILLIAMS, CASHIER

DIRECTORS-

RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZORSKY, LARRY A. MIZEL, GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF, WILLIAM B. KEMPER, THOMAS OHARA, DONALD P. SHWAYDER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,046
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		6,957
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,931	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,869
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		74
7. OTHER REAL ESTATE OWNED		124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		30
11. OTHER ASSETS		211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,106
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,781
(1) NONINTEREST-BEARING	3,344	
(2) INTEREST-BEARING	10,437	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,898
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		538
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,208
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,208
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,106

CERTIFICATE ISSUED AUGUST 29, 1975 NO. 536
OMNIBANK SOUTHEAST
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/ CASHIER; KIRK L. MAZE, SR. VICE PRESIDENT; HENRY COLL, WILLIAM PETEY, PATRICIA L. SALAZAR, VICE-PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,971
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		33,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,340
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	41,925	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	422	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		41,503
5. ASSETS HELD IN TRADING ACCOUNTS		5,281
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		748
7. OTHER REAL ESTATE OWNED		15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		95,504
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		95,504
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		85,647
(1) NONINTEREST-BEARING	23,958	
(2) INTEREST-BEARING	61,689	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		587
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		86,234
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		6,370
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,270
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		9,270
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		95,504

CERTIFICATE ISSUED MAY 28, 1985 NO. 613
PRUDENTIAL BANK
DENVER

OFFICERS-

THOMAS C. STOKES, PRESIDENT/CEO; ROLF R. SEIFERTH, SR. VICE PRESIDENT;
GREGORY C. DEWIT, SHIRLEY C. SMOAK, DENNIS L. BERANEK,
CHRISTOPHER M. JOHNSON, VICE-PRESIDENTS

DIRECTORS-

CHESTER N. WINTER, EARL E. HOELLEN, LEO ROSTERMUNDT, THOMAS STOKES,
SAMUEL R. FREEMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,108
B. INTEREST-BEARING BALANCES		1,073
2. SECURITIES		1,133
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,525
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,102	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	406	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,696
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		244
7. OTHER REAL ESTATE OWNED		100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		115
11. OTHER ASSETS		491
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,485
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,485
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,042
(1) NONINTEREST-BEARING	6,977	
(2) INTEREST-BEARING	18,065	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,288
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		263
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,197
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,485

CERTIFICATE ISSUED NOVEMBER 12, 1959 NO. 470
SOUTHWEST STATE BANK
DENVER

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT; HAROLD V. LUSTIG, SR. EXEC. VICE-PRESIDENT; WILLIAM HEDBERG, SR. VICE-PRESIDENT; JO ANN BROCKWAY, SR. VICE-PRESIDENT/CASHIER; RICHARD MASCHE, E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM, JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

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DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,296
B. INTEREST-BEARING BALANCES		
2. SECURITIES		22,643
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47,952	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	500	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		47,452
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		404
7. OTHER REAL ESTATE OWNED		878
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,072
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		85,445
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		85,445
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		75,890
(1) NONINTEREST-BEARING	15,130	
(2) INTEREST-BEARING	60,760	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		107
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		735
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		76,732
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,713
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,713
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		8,713
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		85,445

CERTIFICATE ISSUED OCTOBER 1, 1984 NO. 607
TRI-STATE BANK OF DENVER
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, JR., VICE PRESIDENT;
DONALD LANCASTER, CASHIER

DIRECTORS-

PHILIP E. LOWERY, DONALD H. SCHURR, JR., TERRENCE F. SMITH,
RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,413
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,109
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	28,328	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	543	
C. LESS: ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27,785
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		696
7. OTHER REAL ESTATE OWNED		534
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		524
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40,661
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,787
(1) NONINTEREST-BEARING	6,705	
(2) INTEREST-BEARING	31,082	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,018
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		1,300
24. COMMON STOCK		833
25. SURPLUS		510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,643
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40,661

CERTIFICATE ISSUED JANUARY 10, 1972 NO. 509
UNION BANK AND TRUST
DENVER

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;
CHARLES A. WOLFSCHLAG, CASHIER; JUDITH B. KAUTZ, PAMELA MEYER,
ROBERT MORGAN, ROBERT SHATTUCK, VICE PRESIDENTS

DIRECTORS-

WILLIAM E. BRAYSHAW, LAURIE A. WILSON, JERROLD B. EVANS (ADVISORY),
WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON,
RICHARD C. SAUNDERS, C. GALE SELLENS, HERMAN J. ZUECK, J.W. WELLS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,211
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,695
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	51,229	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	546	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		50,683
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,132
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		51
11. OTHER ASSETS		1,047
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		86,766
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		86,766
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		79,817
(1) NONINTEREST-BEARING	15,741	
(2) INTEREST-BEARING	64,076	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		383
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		80,200
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		566
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,566
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		6,566
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		86,766

CERTIFICATE ISSUED JULY 28, 1987 NO. 624
YOUNG AMERICANS BANK
DENVER

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT; CINDY CAULKIN, VICE-PRESIDENT/CASHIER

DIRECTORS-

PHILIP J. HOGUE, JAMES O. RICHARDS, ROBERT C. RUSSO, JOHN FULLER, ERIKA SCHAFER, LAKAY SCHMIDT, GREGORY B. AINSWORTH, LINDA SANDERS, MARK L. SCHNEIDER, JOHN FITZGERALD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		125
B. INTEREST-BEARING BALANCES		
2. SECURITIES		961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,062	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	5	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,057
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		60
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		16
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,984
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,984
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,017
(1) NONINTEREST-BEARING	1,752	
(2) INTEREST-BEARING	2,265	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,069
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		115
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,984

CERTIFICATE ISSUED DECEMBER 18, 1958 NO. 467
THE DOLORES STATE BANK
DOLORES

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE-PRESIDENT/ CASHIER; J.C. KINKADE, 1ST VICE-PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, 2ND VICE-PRESIDENTS; EDWARD G. MERRITT, JR., VICE PRESIDENT

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		593
B. INTEREST-BEARING BALANCES		
2. SECURITIES		16,313
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,668	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	20	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,648
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		284
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		652
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,365
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		29,896
(1) NONINTEREST-BEARING	4,279	
(2) INTEREST-BEARING	25,617	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		340
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,236
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		925
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,004
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,129
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,129
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,365

CERTIFICATE ISSUED JANUARY 17, 1949 NO. 446
DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		452
B. INTEREST-BEARING BALANCES		107
2. SECURITIES		1,869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,841	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,739
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		56
7. OTHER REAL ESTATE OWNED		608
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		305
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,811
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,234
(1) NONINTEREST-BEARING	892	
(2) INTEREST-BEARING	9,342	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,303
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		328
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		30
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,811

CERTIFICATE ISSUED MAY 6, 1983 NO. 601
ALPINE BANK-EAGLE
EAGLE

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT;
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, PETER N. GUY, J. ROBERT YOUNG, RODNEY SLIFER,
WILLIAM B. VOLLBRACHT, PHIL FRANK, WALLACE A.E. DEBEQUE,
ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		584
B. INTEREST-BEARING BALANCES		792
2. SECURITIES		716
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		681
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	88	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,226
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		331
7. OTHER REAL ESTATE OWNED		22
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,451
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,451
LIABILITIES:		
13. DEPOSITS		
A. IN DOMESTIC OFFICES		8,649
(1) NONINTEREST-BEARING	884	
(2) INTEREST-BEARING	7,765	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,710
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		141
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		741
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		741
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,451

CERTIFICATE ISSUED MAY 3, 1971 NO. 505
FIRST BANK OF EAGLE COUNTY
EAGLE

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT; LARRY EVENSON, VICE-PRESIDENT/CASHIER; ROBERT KAUFMAN, VICE PRESIDENT

DIRECTORS-

NED E. OYLER, JAMES W. JOHNSON, MICHAEL J. PINT, JOHN MORRISON, BARBARA ADAMS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,245
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,097
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,843	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	225	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,618
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		779
7. OTHER REAL ESTATE OWNED		801
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		390
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,530
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,530
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,403
(1) NONINTEREST-BEARING	2,968	
(2) INTEREST-BEARING	17,435	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,502
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		328
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,028
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,028
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,530

CERTIFICATE ISSUED MAY 3, 1971 NO. 432
THE EATON BANK
EATON

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE-PRESIDENT;
MELVIN D. SEVERSON, SR. VICE-PRESIDENT; CARLA L. GARTON, CASHIER;
KENNETH D STUMPF, VELMA L. DILLON, DAN ROCKWELL, VICE-PRESIDENTS

DIRECTORS-

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON,
CARLA L. GARTON, CLINTON P. SWIFT, KENNETH F. LIND

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,509
B. INTEREST-BEARING BALANCES		399
2. SECURITIES		6,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,877	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	323	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,554
5. ASSETS HELD IN TRADING ACCOUNTS		192
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		372
7. OTHER REAL ESTATE OWNED		73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		515
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,186
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,322
(1) NONINTEREST-BEARING	3,431	
(2) INTEREST-BEARING	17,891	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		20
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		126
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		19
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,664
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		522
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,522
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,522
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,186

CERTIFICATE ISSUED MARCH 9, 1973 NO. 518
ARAPAHOE BANK AND TRUST
ENGLEWOOD

OFFICERS-

FRANK S. PETERSON, PRESIDENT; CARROLL P. (C.P.) PARRISH, VICE-PRESIDENT;
JOHN F. EZELL, CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,
GLEN B. CLARK, JR., ROGER G. MAURO

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,482
B. INTEREST-BEARING BALANCES		
2. SECURITIES		28,056
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,777	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	321	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,456
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,667
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,674
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		72,390
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		72,390
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		66,232
(1) NONINTEREST-BEARING	14,531	
(2) INTEREST-BEARING	51,701	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		345
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,577
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,813
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,813
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,813
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		72,390

CERTIFICATE ISSUED NOVEMBER 13, 1980 NO. 578
CENTURY BANK AT ORCHARD ROAD
ENGLEWOOD

OFFICERS-

STEVEN K. COLLIATIE, PRESIDENT; MARK W. SCOTT, VICE PRESIDENT;
GAY E. SHADDOCK, CASHIER

DIRECTORS-

STEVEN K. COLLIATIE, SHEILA R. JOHNSON, HARRY J. GOBERT, NORMA B. WOOD,
PAUL G. WEST, PETER J. ABLANCZY, E.C. VINER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,061
B. INTEREST-BEARING BALANCES		
2. SECURITIES		814
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,272	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	278	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,994
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		738
7. OTHER REAL ESTATE OWNED		858
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		606
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,771
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		25,771
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,705
(1) NONINTEREST-BEARING	8,060	
(2) INTEREST-BEARING	15,645	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,834
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		309
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		28
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,937
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,937
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		25,771

CERTIFICATE ISSUED DECEMBER 4, 1980 NO. 579
CHARTER BANK AND TRUST
ENGLEWOOD

OFFICERS-

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD; EDWARD C. LEAHY, PRESIDENT; RALPH E. EPEN, EXEC. VICE PRESIDENT; GREER POTTER-HOWARD, CASHIER

DIRECTORS-

JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, EDWARD C. LEAHY, A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, DIANE D. WRITER, GREGORY LAWTON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,400
B. INTEREST-BEARING BALANCES		2,578
2. SECURITIES		630
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,073	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,021
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		319
7. OTHER REAL ESTATE OWNED		164
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,547
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,494
(1) NONINTEREST-BEARING	2,432	
(2) INTEREST-BEARING	9,062	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,526
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,021
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,547

CERTIFICATE ISSUED JUNE 4, 1984 NO. 605
FIRSTBANK AT ARAPAHOE/YOSEMITE
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG, GEORGE C. WILLIAMS, NANCY H. BELL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		965
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,875
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,564
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,281	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	67	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,214
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		436
7. OTHER REAL ESTATE OWNED		19
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		189
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,262
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,262
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,277
(1) NONINTEREST-BEARING	2,746	
(2) INTEREST-BEARING	8,531	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,298
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		64
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		964
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,262

CERTIFICATE ISSUED JULY 12, 1979 NO. 564
INTERNATIONAL BANK - ENGLEWOOD
ENGLEWOOD

OFFICERS-

S.G. SEAY, PRESIDENT; O.C. ETTER, EXEC. VICE-PRESIDENT/CASHIER;
C. WALTER WILSON, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, JOANN CORN, JACK C. KENT, KENNETH I. DANNEBERG,
S.G. SEAY, JOHN R. SIMMONS, RICHARD B. TUCKER, GABTH G. THOMAS,
JACK E. KENNEDY, MARTY ANDERSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,550
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,550
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		379
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,352	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	223	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,129
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		392
7. OTHER REAL ESTATE OWNED		601
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		706
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,307
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21,307
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,027
(1) NONINTEREST-BEARING	4,544	
(2) INTEREST-BEARING	15,483	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		205
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,232
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,075
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21,307

CERTIFICATE ISSUED SEPTEMBER 24, 1986 NO. 619
THE PROFESSIONAL BANK OF COLORADO
ENGLEWOOD

OFFICERS-

DANIEL N. WARNER, CHAIRMAN OF THE BOARD; THOMAS DREVER, PRESIDENT;
GERALD F. KOCH, SR. VICE-PRESIDENT/COO; RODNEY D. GYPIN, VICE-PRESIDENT;
ROBERT I. DELL, CASHIER/VICE PRESIDENT

DIRECTORS-

ROBERT A. UCHIN, D.D.S., GERALD F. KOCH, RODNEY D. GYPIN,
THOMAS DREVER, DANIEL N. WARNER, RON B. ROBINSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,180
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,940
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,387	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	313	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,074
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		393
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		106
11. OTHER ASSETS		275
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,868
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,968
(1) NONINTEREST-BEARING	4,850	
(2) INTEREST-BEARING	10,118	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,081
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		213
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,868

CERTIFICATE ISSUED MARCH 16, 1915 NO. 285
FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE-PRESIDENT;
ALEXANDER R. BEARD, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, A. BLAINE ALLEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		372
B. INTEREST-BEARING BALANCES		
2. SECURITIES		952
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,511	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	32	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,479
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		43
7. OTHER REAL ESTATE OWNED		64
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,942
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,942
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,511
(1) NONINTEREST-BEARING	1,067	
(2) INTEREST-BEARING	4,444	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,523
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		60
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		299
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		419
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		419
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,942

CERTIFICATE ISSUED JUNE 24, 1908 NO. 037
ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, STANLEY J. PRATT,
C. FRANKLIN HIX, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		980
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,285
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,608	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	259	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,349
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		600
7. OTHER REAL ESTATE OWNED		71
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		964
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,178
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,519
(1) NONINTEREST-BEARING	2,994	
(2) INTEREST-BEARING	27,525	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		150
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,834
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,144
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,344
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,344
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,178

CERTIFICATE ISSUED NOVEMBER 22, 1974 NO. 530
BANK OF EVERGREEN
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; J.M. MASON, VICE-PRESIDENT; KAREN D. HERR, CASHIER

DIRECTORS-

S. PERRY SANT, GILBERT J. MCGOUGH, JOHN E. BOHLING, ANDREW K. SMITH, ALAN A. JONES

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,546
B. INTEREST-BEARING BALANCES		800
2. SECURITIES		7,264
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,581	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,381
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		249
7. OTHER REAL ESTATE OWNED		575
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		328
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,333
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,333
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,731
(1) NONINTEREST-BEARING	6,818	
(2) INTEREST-BEARING	21,913	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		343
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29,074
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		325
25. SURPLUS		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,109
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,259
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,259
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31,333

CERTIFICATE ISSUED JANUARY 26, 1914 NO. 274
THE BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/ VICE-PRESIDENT; ALLAN C. CHAFFEE, DENNIS M. MATHISEN, DANIEL T. LINDSAY, CHARLES GESME, VICE-PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ALLAN C. CHAFFEE, RAYMOND W. CRIST, GARY W. LONGBALLA

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		194
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		30
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,110	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	77	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,033
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		38
7. OTHER REAL ESTATE OWNED		46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		37
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		387
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,569
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,842
(1) NONINTEREST-BEARING	1,231	
(2) INTEREST-BEARING	6,611	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,940
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		264
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		629
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		629
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,569

CERTIFICATE ISSUED AUGUST 31, 1982 NO. 595
INTERNATIONAL BANK NORTH
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, CHAIRMAN OF THE BOARD; FLOYD E. HARMON, PRESIDENT; MERLE M. KLOCKE, VICE-PRESIDENT; CHARMAINE BASKALL, CASHIER

DIRECTORS-

RICHARD B. TUCKER, JOANN P. CORN, JOHN R. SIMMONS, GARTH G. THOMAS, STEPHEN G. SEAY, MERLE E. ALBRECHT, JACK C. KENT, KENNETH I. DANNEBERG, JACK E. KENNEDY, MARTHA ANDERSON, FLOYD E. HARMON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,395
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,838
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,313	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	160	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,153
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		293
7. OTHER REAL ESTATE OWNED		379
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		487
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,545
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,066
(1) NONINTEREST-BEARING	3,600	
(2) INTEREST-BEARING	10,466	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		465
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,623
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		374
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		48
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		922
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		922
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,545

CERTIFICATE ISSUED JANUARY 23, 1987 NO. 621
1ST INTERSTATE BANK/SOUTH FT. COLLINS
FORT COLLINS

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT; MARY ANN FISKETJON, VICE-PRESIDENT/CASHIER; MICHAEL J. MCLARAN, VICE-PRESIDENT

DIRECTORS-

DR. PHILIP E. AUSTIN, THOMAS S. BYINGTON, DENNIE F. SINNETT, DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK M. GARDNER, SCOTT R. LARRABEE, LUCIA A. LILEY, EUGENE A. MARKLEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,886
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,082
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,455
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,939	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,859
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		265
7. OTHER REAL ESTATE OWNED		61
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		20
11. OTHER ASSETS		142
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,870
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,870
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,593
(1) NONINTEREST-BEARING	3,765	
(2) INTEREST-BEARING	10,828	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		69
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		78
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,740
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		803
25. SURPLUS		304
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		23
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,870

CERTIFICATE ISSUED JULY 5, 1963 NO. 476
CENTURY BANK FORT COLLINS
FORT COLLINS

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, GARY L. BUTLER, VICE-PRESIDENTS; KAREL R. BAKER, CASHIER

DIRECTORS-

JON P. COATES, JERRY C. REEVES, LARRY L. WALL, JOHN M. TOLIVER, HAROLD JOHNSON, WILLIAM GILTNER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,020
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,539
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,563	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	204	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16.359
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		701
7. OTHER REAL ESTATE OWNED		619
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		332
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,145
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,353
(1) NONINTEREST-BEARING	4,752	
(2) INTEREST-BEARING	17,601	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,474
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		471
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,671
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,671
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,145

CERTIFICATE ISSUED MAY 2, 1975 NO. 532
NORTHERN BANK & TRUST
FORT COLLINS

OFFICERS-

J.E. FACER, PRESIDENT; BARBARA SULLIVAN, CASHIER

DIRECTORS-

GLEN B. CLARK, JR., WALTER C. EMERY, J.E. FACER

DECEMBER 31, 1988 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		794
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		1,978
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
	A. FEDERAL FUNDS SOLD		500
	B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	4,058	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		4,055
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		89
7.	OTHER REAL ESTATE OWNED		24
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		200
12.	A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,640
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
	C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,640

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		7,320
	(1) NONINTEREST-BEARING	2,519	
	(2) INTEREST-BEARING	4,801	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
	A. FEDERAL FUNDS PURCHASED		
	B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		25
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,345
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK	
24.	COMMON STOCK	200
25.	SURPLUS	70
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES	25
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28.	A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	295
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
	C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	295
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	7,640

CERTIFICATE ISSUED JUNE 9, 1980 NO. 572
POUDRE VALLEY BANK
FORT COLLINS

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE-PRESIDENT;
MICHAEL E. PRENZLOW, VICE-PRESIDENT; DEBORAH BECKER, CASHIER

DIRECTORS-

JAMES C. HEABERLIN, RICK D. ROHR, DAVID L. SABLE,
DAVID W. SHAFER, RICHARD J. ZIEMAN, JOANN L. HEABERLIN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		669
B. INTEREST-BEARING BALANCES		691
2. SECURITIES		856
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,898	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	136	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,762
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		222
7. OTHER REAL ESTATE OWNED		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		327
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,660
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,660
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,639
(1) NONINTEREST-BEARING	1,482	
(2) INTEREST-BEARING	8,157	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		125
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,826
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		334
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		834
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		834
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,660

CERTIFICATE ISSUED FEBRUARY 10, 1910 NO. 050
FIRST SECURITY BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DONALD T. TOMOI, VICE-PRESIDENT;
GRANT A. EDWARDS, VICE-PRESIDENT/CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, DOW HEER,
WELDON HIGGS, JOHN R. DENT, CHRISTOPHER J. DINSDALE, DAVID L. OAKESON,
STAN OLSEN, LARRY COUGHLIN, JOHN GRIEVE (HONORARY)

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,665
B. INTEREST-BEARING BALANCES		1,382
2. SECURITIES		27,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,245
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,174	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,890
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		526
7. OTHER REAL ESTATE OWNED		482
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		202
11. OTHER ASSETS		961
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		65,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		65,969
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		61,221
(1) NONINTEREST-BEARING	12,939	
(2) INTEREST-BEARING	48,282	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		403
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		61,624
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		450
24. COMMON STOCK		400
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,495
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,345
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,345
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		65,969

CERTIFICATE ISSUED AUGUST 24, 1915 NO. 291
FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES, PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, C.L. WILLIAMS, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE-PRESIDENTS; M. ELAINE MEYER, CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER, RONALD L. HAYS, JERRY K. JONES, W.M. WATROUS, DAVID OHMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,395
B. INTEREST-BEARING BALANCES		1,400
2. SECURITIES		45,079
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,770
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,378	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	850	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,528
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		405
7. OTHER REAL ESTATE OWNED		55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,821
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		88,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		88,453
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		74,673
(1) NONINTEREST-BEARING	10,610	
(2) INTEREST-BEARING	64,063	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		75,927
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,000
25. SURPLUS		4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,526
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		12,526
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		88,453

CERTIFICATE ISSUED APRIL 8, 1982 NO. 591
FORT MORGAN STATE BANK
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; BETTY L. KELLY, VICE-PRESIDENT/CASHIER

DIRECTORS-

IRVEN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN,
DOROTHY MCMAHAN, RUSSELL L. RATHMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		888
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,638
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		225
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,713
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		522
7. OTHER REAL ESTATE OWNED		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		227
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,302
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,302
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,630
(1) NONINTEREST-BEARING	1,815	
(2) INTEREST-BEARING	7,815	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,682
22. LIMITED-LIFE PREFERRED STOCK		-
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		220
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		620
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		620
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,302

CERTIFICATE ISSUED AUGUST 6, 1908 NO. 052
FOWLER STATE BANK
FOWLER

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/ VICE-PRESIDENT; JONATHAN R. FOX, VICE-PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		454
B. INTEREST-BEARING BALANCES		800
2. SECURITIES		12,968
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,539	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,427
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2
11. OTHER ASSETS		554
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		21,494
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,799
(1) NONINTEREST-BEARING	1,840	
(2) INTEREST-BEARING	16,959	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,992
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,102
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,502
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,502
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		21,494

CERTIFICATE ISSUED AUGUST 22, 1973 NO. 535
VALLEY BANK OF FREDERICK
FREDERICK

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; MICHAEL E. BENNETT, PRESIDENT; VIRGINIA L. UNREIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL BENNETT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		437
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		185
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,018	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,958
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		321
7. OTHER REAL ESTATE OWNED		431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		118
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,493
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,667
(1) NONINTEREST-BEARING	1,283	
(2) INTEREST-BEARING	7,384	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,743
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		200
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		750
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,493

CERTIFICATE ISSUED APRIL 1, 1966 NO. 488
SUMMIT COUNTY BANK
FRISCO

OFFICERS-

KENNETH H. RECKER, PRESIDENT; ROBERT R. LEINART, EXECUTIVE VICE-PRESIDENT; THOMAS HURLEY, VICE-PRESIDENT; RICHARD A. FRANZMEIER, VICE-PRESIDENT/CASHIER

DIRECTORS-

FREDERICK L. WALL, III, ROBERT R. LEINART

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,342
B. INTEREST-BEARING BALANCES		2,471
2. SECURITIES		2,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,546	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	431	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,115
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		118
7. OTHER REAL ESTATE OWNED		775
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		328
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,141
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,779
(1) NONINTEREST-BEARING	5,848	
(2) INTEREST-BEARING	9,931	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		220
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,093
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		480
25. SURPLUS		568
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,048
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,141

CERTIFICATE ISSUED MARCH 18, 1946 NO. 440
FRUITA STATE BANK
FRUITA

OFFICERS-

GERALD E. LEWIS, CHAIRMAN OF THE BOARD/PRESIDENT; CAREY B. HORTON, VICE-PRESIDENT; ROBERT M. STEWART, EXEC. VICE-PRESIDENT/CASHIER

DIRECTORS-

GERALD E. LEWIS, GORDON E. WAGNER, ROBERT F. GOBBO

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,072
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,667
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,372	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	207	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,165
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		392
7. OTHER REAL ESTATE OWNED		247
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		362
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,405
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,405
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,913
(1) NONINTEREST-BEARING	2,359	
(2) INTEREST-BEARING	15,554	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,035
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		570
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,370
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,370
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,405

CERTIFICATE ISSUED MARCH 22, 1971 NO. 503
BANK OF GEORGETOWN
GEORGETOWN

OFFICERS-

STEPHEN H. BRANDOM, PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT/ CASHIER

DIRECTORS-

LEO N. BRADLEY, HUGO BUERGER, III, THOMAS J. CARNEY, OTTO H. WERLIN, RICHARD M. KREUTZER, KATHRYN L. ISENBERGER, CLAY J. HUTCHINSON, JR., STEPHEN H. BRANDOM

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		802
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		845
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,471	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	117	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,354
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		336
7. OTHER REAL ESTATE OWNED		172
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,197
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,211
(1) NONINTEREST-BEARING	2,345	
(2) INTEREST-BEARING	4,866	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,237
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		960
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,197

CERTIFICATE ISSUED MARCH 21, 1980 NO. 570
ALPINE BANK AND TRUST
GLENWOOD SPRINGS

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
NORM FRANKE, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN COOPER,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,265
B. INTEREST-BEARING BALANCES		296
2. SECURITIES		2,056
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		812
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,605	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	224	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,381
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		606
7. OTHER REAL ESTATE OWNED		237
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		249
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,902
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,902
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,314
(1) NONINTEREST-BEARING	3,171	
(2) INTEREST-BEARING	14,143	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,435
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,467
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,467
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,902

CERTIFICATE ISSUED FEBRUARY 26, 1980 NO. 569
DENVER WEST BANK AND TRUST
GOLDEN

OFFICERS-

MARK NORWALK, PRESIDENT; PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, DALE R. HINMAN, MARK NORWALK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,708
B. INTEREST-BEARING BALANCES		1,098
2. SECURITIES		1,839
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,273	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	45	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,228
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		116
7. OTHER REAL ESTATE OWNED		201
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,315
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,315
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,625
(1) NONINTEREST-BEARING	3,417	
(2) INTEREST BEARING	8,208	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,679
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		519
25. SURPLUS		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		586
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,315

CERTIFICATE ISSUED JUNE 30, 1915 NO. 288
AMERICAN STATE BANK
GRANADA

OFFICERS-

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE-PRESIDENT;
C.B. KENNEDY, SR. VICE-PRESIDENT; CHARLES K. PERRY, VICE-PRESIDENT;
VERLIA M. HELSEL, CASHIER

DIRECTORS-

CARL M. SHINN, MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER,
SARAH H. MCKEEVER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		573
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,981
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		25
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,232	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,178
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		175
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,272
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,272
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,030
(1) NONINTEREST-BEARING	950	
(2) INTEREST-BEARING	10,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,131
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		140
25. SURPLUS		430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		571
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,141
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,272

CERTIFICATE ISSUED MAY 27, 1983 NO. 603
BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT; NORMAN L. COOPER, VICE-PRESIDENT; STEPHANIE J. TAYLOR, CASHIER; ROGER L. MARTIN, VICE-PRESIDENT

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, NORMAN L. COOPER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		947
B. INTEREST-BEARING BALANCES		592
2. SECURITIES		607
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,170	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,083
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		830
7. OTHER REAL ESTATE OWNED		309
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		280
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,248
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,280
(1) NONINTEREST-BEARING	2,180	
(2) INTEREST-BEARING	8,100	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,370
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		605
25. SURPLUS		125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		878
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,248

CERTIFICATE ISSUED FEBRUARY 25, 1965 NO. 485
BANK OF GREELEY
GREELEY

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; RUTH RONNENBERG, CASHIER; HARRY ABRAMS, VERN WAKEMAN, PATRICK D. GRINDE, VICE-PRESIDENTS

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD L. STUGART, H. WAYNE HOOVER, JERRY W. HOUSEL, JOHN L. SHUPE, EDWARD A. CAPRA

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,055
B. INTEREST-BEARING BALANCES		2,679
2. SECURITIES		2,232
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		540
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,450	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	356	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,094
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		540
7. OTHER REAL ESTATE OWNED		149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		407
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,696
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,696
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,460
(1) NONINTEREST-BEARING	1,684	
(2) INTEREST-BEARING	22,776	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		25
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		163
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,648
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		253
25. SURPLUS		253
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,542
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,048
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,696

CERTIFICATE ISSUED AUGUST 6, 1981 NO. 585
CENTRAL BANK OF GREELEY
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; CHRISTOPHER W. JEAVONS, VICE-PRESIDENT

DIRECTORS-

RICHARD A. BOETTCHER, JACK L. SCHREIBER, HENRY J. RAHMIG, C.L. YERBIC, JOHN P. WATSON, R.D. MCLELLAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,676
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,230	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	399	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,831
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		115
7. OTHER REAL ESTATE OWNED		7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		346
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,075
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,098
(1) NONINTEREST-BEARING	2,764	
(2) INTEREST-BEARING	14,334	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		58
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,320
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		337
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		32
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,075

CERTIFICATE ISSUED MAY 16, 1979 NO. 562
UNION COLONY BANK
GREELEY

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT; KATHRYN L. BOYLE, SR. VICE-PRESIDENT/CASHIER; RALPH T. ANDERS, RICHARD C. ZOETER, SR. VICE-PRESIDENTS; JAMES W. DAVIES, RICHARD E. FELDHUS, JOHN M. KOSMICKI, JACK J. MEAKINS, VICE PRESIDENTS

DIRECTORS-

LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM, GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, ALAN L. LORD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,226
B. INTEREST-BEARING BALANCES		
2. SECURITIES		14,691
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	78,281	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,065	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		77,216
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,660
7. OTHER REAL ESTATE OWNED		1,533
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,239
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		109,565
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		109,565
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		100,741
(1) NONINTEREST-BEARING	15,491	
(2) INTEREST-BEARING	85,250	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		519
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,014
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		102,274
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,360
25. SURPLUS		3,382
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,549
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		7,291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		109,565

CERTIFICATE ISSUED DECEMBER 23, 1910 NO. 207
GUNNISON BANK AND TRUST CO.
GUNNISON

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE-PRESIDENT; ROGER E. COTTEN, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER, PAUL E. SAMMONS, OWEN O'FALLON, FRED FIELD, EDWARD BARTSCH, PETER D. VAN DORN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,306
B. INTEREST-BEARING BALANCES		298
2. SECURITIES		2,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,697	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	340	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,357
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,607
7. OTHER REAL ESTATE OWNED		3,117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,696
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,696
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,774
(1) NONINTEREST-BEARING	4,384	
(2) INTEREST-BEARING	16,390	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		67
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,334
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,274
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		76
25. SURPLUS		346
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		422
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		422
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,696

CERTIFICATE ISSUED FEBRUARY 10, 1944 NO. 436
HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE-PRESIDENT;
PAUL W. WERNSMAN, CASHIER

DIRECTORS-

LLOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,
LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,775
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,936
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,461	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,401
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		128
7. OTHER REAL ESTATE OWNED		113
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		402
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,455
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,455
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,778
(1) NONINTEREST-BEARING	3,543	
(2) INTEREST-BEARING	17,235	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		75
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		216
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,069
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,286
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,386
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,455

CERTIFICATE ISSUED APRIL 1, 1970 NO. 499
FIRST BANK & TRUST
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J.L. HUMRICH, OLIVER W. FOLSOM, BARBARA J. CLINE, VICE-PRESIDENTS; RELLA ANN STEELE, CASHIER

DIRECTORS-

J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER, SARAH H. MCKEEVER, JOHN H. WILLHITE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		582
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,590
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,804	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,752
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		79
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		462
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,940
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,940
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,620
(1) NONINTEREST-BEARING	1,559	
(2) INTEREST-BEARING	12,061	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,721
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		619
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,940

CERTIFICATE ISSUED JULY 11, 1930 NO.-425
FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS, SR. VICE-PRESIDENT;
D.D. DRISCOLL JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
LENDA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		826
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		840
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,067	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	92	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,975
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		203
7. OTHER REAL ESTATE OWNED		479
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		225
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,103
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,604
(1) NONINTEREST-BEARING	2,717	
(2) INTEREST-BEARING	9,887	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		212
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,816
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		452
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,103

CERTIFICATE ISSUED NOVEMBER 14, 1944 NO. 438
FIRST STATE BANK
IDAHO SPRINGS

OFFICERS-

CHARLES SCHLEY, PRESIDENT; RALPH MURPHY, VICE PRESIDENT;
RONDA RYLATT, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT MCLEAN, CHARLES A. SCHLEY, DAVID M. KANIGEL, A.A. JONES,
ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,784
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,588
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		739
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,063	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	56	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,007
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		439
7. OTHER REAL ESTATE OWNED		106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		129
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,792
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,792
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,771
(1) NONINTEREST-BEARING	3,555	
(2) INTEREST-BEARING	8,216	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,807
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		250
24. COMMON STOCK		200
25. SURPLUS		494
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		41
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		985
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		985
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,792

CERTIFICATE ISSUED JUNE 11, 1946 NO. 442
CITIZENS STATE BANK
KEENESBURG

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K SPEAROW, SR. VICE-PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS-

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,037
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,949
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,016	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	146	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,870
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		72
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		478
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,406
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,406
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,697
(1) NONINTEREST-BEARING	3,849	
(2) INTEREST-BEARING	13,848	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,878
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		828
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,528
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,406

CERTIFICATE ISSUED AUGUST 30, 1979 NO. 565
KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON LLOYD SMITH, VICE-PRESIDENT;
BRENT BEICHLE, VICE-PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER,
IVAN D. SHUPE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		507
B. INTEREST-BEARING BALANCES		199
2. SECURITIES		2,814
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,892	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,809
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		190
7. OTHER REAL ESTATE OWNED		38
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		285
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,842
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,842
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,392
(1) NONINTEREST-BEARING	1,393	
(2) INTEREST-BEARING	9,999	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		50
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,667
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		675
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,175
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,842

CERTIFICATE ISSUED MARCH 24, 1908 NO. 136
KIOWA STATE BANK
KIOWA

OFFICERS-

A.J. ANDERSON, PRESIDENT; JOHN C. BURNETT, DOUGLAS L. DITUS, VICE-PRESIDENTS; VERA A. JOHNSON, CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, ELLIOTT G. RICE, DONALD E. SIECKE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		898
B. INTEREST-BEARING BALANCES		11
2. SECURITIES		5,180
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,665	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	211	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,454
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		315
7. OTHER REAL ESTATE OWNED		419
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,617
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,224
(1) NONINTEREST-BEARING	2,572	
(2) INTEREST-BEARING	13,652	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,381
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		344
25. SURPLUS		679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		213
27. CUMULATIVE FORRIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,236
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,617

CERTIFICATE ISSUED MARCH 1, 1917 NO. 321
KIRK STATE BANK
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE) VICE-PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		690
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,831
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,073	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,936
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		138
7. OTHER REAL ESTATE OWNED		541
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		841
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,977
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,977
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,200
(1) NONINTEREST-BEARING	2,415	
(2) INTEREST-BEARING	8,785	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		759
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,240
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		13-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		737
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		737
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,977

CERTIFICATE ISSUED NOVEMBER 23, 1909 NO. 176
KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; ANNA M. GUNDERSON, CASHIER

DIRECTORS-

JOHN E. HARKER, NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		512
B. INTEREST-BEARING BALANCES		600
2. SECURITIES		9,146
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,625	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,553
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		164
7. OTHER REAL ESTATE OWNED		319
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		350
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,994
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,994
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,016
(1) NONINTEREST-BEARING	1,564	
(2) INTEREST-BEARING	15,452	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		256
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,272
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,922
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,994

CERTIFICATE ISSUED AUGUST 18, 1908 NO. 070
MOUNTAIN PARKS BANK
KREMMLING

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE-PRESIDENT;
DANA E. UNCAPHER, CASHIER

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,729
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,486
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,334	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,170
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		516
7. OTHER REAL ESTATE OWNED		120
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		136
11. OTHER ASSETS		845
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,002
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		33,002
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,299
(1) NONINTEREST-BEARING	7,144	
(2) INTEREST-BEARING	23,155	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,434
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,568
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		33,002

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 073
COLORADO BANK AND TRUST CO. OF LA JUNTA
LA JUNTA

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES, EXEC. VICE-PRESIDENT, R.W. BLAIR, VERLE MARTENS, SR. VICE PRESIDENTS; JANET HILL, SHIRLEY HUNTSMAN, VICE PRESIDENTS; SHARRON JOHNSON, CASHIER

DIRECTORS-

PHILLIP MALOUFF, JR., FRANK JOBE, NORMAN L. MURPHY, MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, JAMES RIZZUTO

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,733
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,944
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,744	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	537	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,207
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,495
7. OTHER REAL ESTATE OWNED		4,351
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		860
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,990
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		45,990
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,657
(1) NONINTEREST-BEARING	9,705	
(2) INTEREST-BEARING	32,952	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,911
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		279
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,079
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,079
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		45,990

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 072
LA JUNTA STATE BANK AND TRUST COMPANY
LA JUNTA

OFFICERS-

PAULINE GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/ VICE PRESIDENT; ROY S. ARMSTRONG, VICE PRESIDENT

DIRECTORS-

ROGER MADDUX, R.G. LOFLIN, R.J. NELSON, P.G. KREPS, PAULINE E. GOODWIN, L. DALE GOODWIN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,489
B. INTEREST-BEARING BALANCES		1,387
2. SECURITIES		6,660
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		465
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,931	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,831
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		282
7. OTHER REAL ESTATE OWNED		247
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,226
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,587
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,587
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,209
(1) NONINTEREST-BEARING	2,955	
(2) INTEREST-BEARING	13,254	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		291
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,500
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,087
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,587

CERTIFICATE ISSUED MAY 21, 1987 NO. 623
BANK VII
LAFAYETTE

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT; WANDA S. SMITH, CASHIER/EXEC. VICE PRESIDENT

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS, BOB WILLIAMS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		59
B. INTEREST-BEARING BALANCES		53
2. SECURITIES		413
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		455
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,114	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,064
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		350
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		33
11. OTHER ASSETS		44
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,491
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,491
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,620
(1) NONINTEREST-BEARING	275	
(2) INTEREST-BEARING	2,345	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,641
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		207
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		850
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		850
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,491

CERTIFICATE ISSUED MAY 19, 1972 NO. 511
CITYWIDE BANK OF JEFFERSON
LAKEWOOD

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT/CHAIRMAN OF THE BOARD; JAN M. BERRY, CASHIER; RICK E. VANDYKE, VICE PRESIDENT

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D., BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, HAROLD R. LACY, JAMES T. RUTHERFORD, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,867
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		3,424
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,959	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	237	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,722
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,862
7. OTHER REAL ESTATE OWNED		1,787
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		390
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		29,296
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,483
(1) NONINTEREST-BEARING	6,408	
(2) INTEREST-BEARING	20,075	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		221
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,704
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		392
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,592
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,592
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		29,296

CERTIFICATE ISSUED DECEMBER 3, 1984 NO. 610
CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, HAROLD R. LACY, MICHAEL P. COTTER,
RAYMOND C. DELISLE, LOREN E. SWENSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,039
B. INTEREST-BEARING BALANCES		
2. SECURITIES		917
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,786	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,631
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		333
7. OTHER REAL ESTATE OWNED		144
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,614
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,161
(1) NONINTEREST-BEARING	1,936	
(2) INTEREST-BEARING	8,225	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,235
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		79
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,379
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,379
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,614

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 553
FIRSTBANK OF ACADEMY PARK
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; MARK A. FRANK, EXEC. VICE-PRESIDENT/ CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, DARREL W. LATHROP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,149
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,046
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,303
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,965	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	167	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,798
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,463
7. OTHER REAL ESTATE OWNED		1,702
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		457
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		45,918
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,492
(1) NONINTEREST-BEARING	8,395	
(2) INTEREST-BEARING	34,097	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		201
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,693
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,800
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		45,918

CERTIFICATE ISSUED NOVEMBER 10, 1975 NO. 539
GREEN MOUNTAIN BANK
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; JOHN D. ASBURY, EXEC. VICE PRESIDENT; LINDA RIESE, VICE-PRESIDENT; STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY, WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,631
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		4,339
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,801	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	478	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		510
7. OTHER REAL ESTATE OWNED		2,092
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2
11. OTHER ASSETS		711
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		35,283
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,887
(1) NONINTEREST-BEARING	7,205	
(2) INTEREST-BEARING	25,682	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		116
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,251
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		290
25. SURPLUS		1,275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		467
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,032
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		35,283

CERTIFICATE ISSUED JULY 7, 1945 NO. 439
JEFFERSON BANK & TRUST
LAKEWOOD

OFFICERS-

MICHAEL QUINLAN, PRESIDENT/CEO; MAURICE E. GROTJOHN, EXEC. VICE-PRESIDENT/CASHIER; E.F. DOUGLASS, JR., MEDDIE BOISVERT, WILLIAM MCCAFERTY, SR. VICE-PRESIDENTS; DEBORA L. BOFFA, THOMAS E. BUCHANAN, III, MICHAEL J. DALTON, DONALD B. FEREGA, JAMES R. KAMICAR, LYNN JEFFERIES, CATHERINE L.J. MCCARTY, TED D. WARREN, SUSAN J. MAHONEY, JOHN M. RICOTTA VICE-PRESIDENTS

DIRECTORS-

DANIEL M. CONWAY, MAURICE E. GROTJOHN, LEO PAYNE, EDWARD L. NORTHWAY, MICHAEL C. QUINLAN, BERNARD M. VELDKAMP, JR

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,246
B. INTEREST-BEARING BALANCES		1,400
2. SECURITIES		29,827
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		8,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	72,961	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2,079	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		70,882
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		6,040
7. OTHER REAL ESTATE OWNED		5,178
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,204
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		131,377
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		131,377
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		125,625
(1) NONINTEREST-BEARING	28,692	
(2) INTEREST-BEARING	96,933	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		1,000
20. OTHER LIABILITIES		735
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		127,360
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,302
25. SURPLUS		560
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,155
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,017
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		131,377

CERTIFICATE ISSUED MARCH 4, 1920 NO. 394
VALLEY STATE BANK
LAMAR

OFFICERS-

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT; MICHAEL HARVEY, EXEC. VICE PRESIDENT; JANET MERLO, CASHIER; SUE ROOT, KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, VICE PRESIDENTS

DIRECTORS-

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK, LYNN TAYLOR

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,874
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,651
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,546	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	654	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,892
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		316
7. OTHER REAL ESTATE OWNED		954
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		53,099
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		570
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		53,669
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49,766
(1) NONINTEREST-BEARING	7,253	
(2) INTEREST-BEARING	42,513	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50,047
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,481
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		131
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,052
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		570
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,622
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		53,669

CERTIFICATE ISSUED MAY 22, 1940 NO. 434
COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO, MATTHEW RITACCO, SR. VICE-PRESIDENTS; ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON, RICHARD C. RODGERS, JR., A.T. WHEELER, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,026
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,574
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,005	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,903
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		339
7. OTHER REAL ESTATE OWNED		313
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		270
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,425
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,425
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,497
(1) NONINTEREST-BEARING	3,145	
(2) INTEREST-BEARING	17,352	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,674
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		551
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,425

CERTIFICATE ISSUED SEPTEMBER 27, 1973 NO. 521
CENTRAL BANK OF CHATFIELD
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; LISA J. WATROUS, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., JAMES B. OSBOURN, RONALD D. MCLELLAN, RODNEY L. BRETHOWER, JOHN M. STAFFORD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,209
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		9,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,732	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	966	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		30,766
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		514
7. OTHER REAL ESTATE OWNED		389
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		654
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		45,032
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		42,125
(1) NONINTEREST-BEARING	9,091	
(2) INTEREST-BEARING	33,034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,005
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		43,130
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,753
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,051
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,902
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,902
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		45,032

CERTIFICATE ISSUED OCTOBER 6, 1982 NO. 596
CENTURY BANK AT BROADWAY
LITTLETON

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; YANA D. KENT, CASHIER

DIRECTORS-

HARRY G. GOBERT, E.C. VINER, PAUL G. WEST, JON P. COATES,
PETER J. ABLANCZY, RAYMOND C. KOERNIG, JR., STEVEN K. COLLIATIE,
SHIELA R. JOHNSON, NORMAN B. WOOD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		728
B. INTEREST-BEARING BALANCES		
2. SECURITIES		255
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,826	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,689
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		33
7. OTHER REAL ESTATE OWNED		179
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		41
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,975
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,975
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,562
(1) NONINTEREST-BEARING	1,271	
(2) INTEREST-BEARING	4,291	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,582
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		14
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		393
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,975

CERTIFICATE ISSUED OCTOBER 6, 1980 NO. 577
COLUMBINE VALLEY BANK & TRUST
LITTLETON

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, EXEC. VICE-PRESIDENT;
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,
LEE ANNE LEWIS, JERROLD G. HAUPTMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,257
B. INTEREST-BEARING BALANCES		163
2. SECURITIES		721
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,215
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,752	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	215	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,537
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		480
7. OTHER REAL ESTATE OWNED		491
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,978
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,978
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,252
(1) NONINTEREST-BEARING	3,569	
(2) INTEREST-BEARING	7,683	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,341
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		113
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,978

CERTIFICATE ISSUED FEBRUARY 16, 1983 NO. 599
PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER; NORMA L. CONAWAY, VICE-PRESIDENT

DIRECTORS-

JOSEPH C. FRENCH, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN, JOSEPH B. BOWERS, EDWARD R. PEPPLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,255
B. INTEREST-BEARING BALANCES		1,990
2. SECURITIES		1,861
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,945	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	106	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,839
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		479
7. OTHER REAL ESTATE OWNED		495
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,680
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,959
(1) NONINTEREST-BEARING	3,764	
(2) INTEREST-BEARING	12,195	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		153
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,234
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		646
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,446
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,446
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,680

CERTIFICATE ISSUED JANUARY 18, 1981 NO. 580
BANK OF LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT;
ALICE M. BIER, VICE-PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		858
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		2,111
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,833	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	165	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,668
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		161
7. OTHER REAL ESTATE OWNED		317
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		611
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,576
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,576
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,407
(1) NONINTEREST-BEARING	2,781	
(2) INTEREST-BEARING	12,626	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,514
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		462
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,062
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,062
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,576

CERTIFICATE ISSUED MAY 8, 1974 NO. 526
AMERICAN BANK
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE-PRESIDENT; MARY JANE HUBERT, CASHIER; GARY L. MOORE, VICE-PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK, KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		993
B. INTEREST-BEARING BALANCES		1,289
2. SECURITIES		3,519
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		725
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,684	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,587
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		514
7. OTHER REAL ESTATE OWNED		178
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		259
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,064
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,064
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,881
(1) NONINTEREST-BEARING	3,525	
(2) INTEREST-BEARING	12,356	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		154
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,035
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		379
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,029
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,029
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,064

CERTIFICATE ISSUED MARCH 22, 1950 NO. 448
HOME STATE BANK
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX II , EXEC VICE-PRESIDENT;
LEE TEDESCO, ALLAN J. BECKER, VICE-PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER,
CLARENCE H. STUMP, JR., HARRY J. DEVEREAUX II

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,127
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		9,688
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		7,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,119	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,453
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,221
7. OTHER REAL ESTATE OWNED		1,597
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		830
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		62,916
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		62,916
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		58,271
(1) NONINTEREST-BEARING	10,601	
(2) INTEREST-BEARING	47,670	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		321
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		58,814
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		2,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		62,916

CERTIFICATE ISSUED AUGUST 23, 1972 NO. 514
VALLEY BANK OF LYONS
LYONS

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH, MICHAEL E. BENNETT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		544
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,187
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,857	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,813
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		369
7. OTHER REAL ESTATE OWNED		109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		85
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,107
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,107
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,317
(1) NONINTEREST-BEARING	1,431	
(2) INTEREST-BEARING	3,886	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		100
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		171
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		25
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,613
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		94
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		494
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,107

CERTIFICATE ISSUED AUGUST 27, 1964 NO. 483
MANCOS VALLEY BANK
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT;
MALCOLM L. CANNON, CASHIER

DIRECTORS-

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		363
B. INTEREST-BEARING BALANCES		225
2. SECURITIES		2,430
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,634	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,561
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		283
7. OTHER REAL ESTATE OWNED		121
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		172
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,765
— B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,765
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,855
(1) NONINTEREST-BEARING	1,234	
(2) INTEREST-BEARING	8,621	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,936
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		479
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		829
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		829
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,765

CERTIFICATE ISSUED MARCH 23, 1908 NO. 085
BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

GEORGE B. ACKER, CHAIRMAN OF THE BOARD; RODNEY BRECHTL, PRESIDENT/CEO;
DANI L. FRANCIS, CASHIER/VICE PRESIDENT

DIRECTORS-

GEORGE B. ACKER, RICHARD A. BAKER, RODNEY D. BRECHTL, JAMES C. DUVE,
MARTIN R. FRICK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,057
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,322
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,947	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,860
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		145
7. OTHER REAL ESTATE OWNED		228
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		254
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,141
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,302
(1) NONINTEREST-BEARING	2,829	
(2) INTEREST-BEARING	11,473	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,425
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,016
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,716
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,141

CERTIFICATE ISSUED SEPTEMBER 18, 1917 NO. 337
J. N. BEATY & CO., BANKERS
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; ROGER W. SCHMIDT, VICE-PRESIDENT;
CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		504
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,244
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,533	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,489
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,705
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,705
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,042
(1) NONINTEREST-BEARING	979	
(2) INTEREST-BEARING	3,063	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,069
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		386
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,705

CERTIFICATE ISSUED MAY 15, 1920 NO. 397
MCCLAVE STATE BANK
- MCCLAVE

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; H.H. FALCONBURG, PRESIDENT;
CHRIS L. ABRAMS, VICE-PRESIDENT/CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT,
MORRIS E. TRAVIS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		288
B. INTEREST-BEARING BALANCES		68
2. SECURITIES		1,307
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,171	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	95	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,076
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,227
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,227
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,179
(1) NONINTEREST-BEARING	537	
(2) INTEREST-BEARING	4,642	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,308
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		359
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		919
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		919
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,227

CERTIFICATE ISSUED DECEMBER 30, 1970 NO. 500
FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. MCDONALD, VICE-PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, ROGER A. BEHLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		300
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,549
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,208
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,019	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	43	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,976
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		61
7. OTHER REAL ESTATE OWNED		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		78
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,206
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,206
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,732
(1) NONINTEREST-BEARING	448	
(2) INTEREST-BEARING	5,284	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		6
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		15
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,780
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		126
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		426
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		426
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,206

CERTIFICATE ISSUED AUGUST 27, 1936 NO. 430
BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT; LINDA HAGEDORN, VICE PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, RUSSELL D. PRATT, VICE PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH, GORDON H. ROWE, JR., WILLIAM J. SCHUTTE, WILLIAM L. FASSETT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,941
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		10,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,328	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	264	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,064
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		328
7. OTHER REAL ESTATE OWNED		269
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,024
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		36,511
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,121
(1) NONINTEREST-BEARING	8,287	
(2) INTEREST-BEARING	23,834	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		411
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,532
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		1,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,399
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,979
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		36,511

CERTIFICATE ISSUED JULY 31, 1986 NO. 618
FIRST MOUNTAIN STATE BANK
MONTROSE

OFFICERS-

C.U. O'NEILL, PRESIDENT; CHARLES G. O'NEILL, EXEC. VICE-PRESIDENT;
HAROLD B. HARTMAN, VICE-PRESIDENT

DIRECTORS-

C.U. O'NEILL, HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX,
E.J. CARRINGTON, JR., HARRISON LOESCH, HAROLD D. FRASIER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		136
B. INTEREST-BEARING BALANCES		2,831
2. SECURITIES		723
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		220
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,336	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	89	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,247
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		172
7. OTHER REAL ESTATE OWNED		193
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		199
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,721
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,721
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,145
(1) NONINTEREST-BEARING	189	
(2) INTEREST-BEARING	8,956	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,269
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		237
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		215
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,452
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,721

CERTIFICATE ISSUED NOVEMBER 15, 1978 NO. 557
MONTROSE STATE BANK
MONTROSE

OFFICERS-

JERRY B. WHITE, CHAIRMAN/PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT

DIRECTORS-

JAMES W. RENFROW, A. EUGENE OMERNIK, JERRY B. WHITE, GORDON WAGNER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,233
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,519	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	173	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,346
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		456
7. OTHER REAL ESTATE OWNED		353
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		184
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,671
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		14,671
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,400
(1) NONINTEREST-BEARING	2,208	
(2) INTEREST-BEARING	11,192	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,498
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		473
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,173
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,173
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		14,671

CERTIFICATE ISSUED JULY 5, 1972 NO. 512
MONTROSE COUNTY BANK
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT; DAVID G. WOOD, VICE-PRESIDENT;
DENNIS REECE, TERRANCE R. SULLIVAN, CASHIERS

DIRECTORS-

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, TERRANCE R. SULLIVAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		304
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,880
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,106
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		136
7. OTHER REAL ESTATE OWNED		155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,118
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,373
(1) NONINTEREST-BEARING	1,353	
(2) INTEREST-BEARING	5,020	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,452
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		105
25. SURPLUS		345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		216
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		666
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		666
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,118

CERTIFICATE ISSUED JULY 8, 1974 NO. 529
CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR., PRESIDENT; MARK F. LARSEN, SR. VICE-PRESIDENT; CYNTHIA PAYNE, CASHIER/ VICE-PRESIDENT

DIRECTORS-

HAROLD R. LACY, GEORGE T. SWEENEY, ROBERT E. GREY, WILLIAM G. ROSS, BARBARA J. POWERS, ROBERT L. DAVIS, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,968
B. INTEREST-BEARING BALANCES		396
2. SECURITIES		2,288
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		90
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,571	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	315	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,256
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		819
7. OTHER REAL ESTATE OWNED		1,866
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		445
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,128
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,973
(1) NONINTEREST-BEARING	6,149	
(2) INTEREST-BEARING	14,824	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		674
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		548
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,195
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		470
25. SURPLUS		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		637-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		933
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		933
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,128

CERTIFICATE ISSUED MARCH 1, 1950 NO. 447
SAN MIGUEL BASIN STATE BANK
NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, VICE-PRESIDENT;
N. LAVERNE MCKEEVER, CASHIER

DIRECTORS-

DAN D. NOBLE, CLINTON W. BOOTH, LORNA J. LUPTON, DONALD J. OBERTO,
DAVIS M. WATSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		913
B. INTEREST-BEARING BALANCES		104
2. SECURITIES		2,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,736	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	39	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,697
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		324
7. OTHER REAL ESTATE OWNED		801
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		134
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,470
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,470
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,548
(1) NONINTEREST-BEARING	2,180	
(2) INTEREST-BEARING	9,368	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,582
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		113
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		888
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		888
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,470

CERTIFICATE ISSUED AUGUST 23, 1976 NO. 544
OLATHE STATE BANK
OLATHE

OFFICERS-

LES MERGELMAN, PRESIDENT/CEO; J. PAUL DUNFORD, CASHIER

DIRECTORS-

WALTER J. WALDOW, WALLACE Q. ANDERSON, LESTER R. WILSON, ORVILLE L. CALLAWAY, VERREL L. CATLIN, LES MERGELMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		209
B. INTEREST-BEARING BALANCES		496
2. SECURITIES		1,095
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		345
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,296	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,203
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		85
7. OTHER REAL ESTATE OWNED		156
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		117
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,706
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,706
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,482
(1) NONINTEREST-BEARING	1,015	
(2) INTEREST-BEARING	3,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,506
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		93
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		43
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		200
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,706

CERTIFICATE ISSUED AUGUST 28, 1913 NO. 270
CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, DENNIS REECE, VICE-PRESIDENTS;
DONALD HANHARDT, VICE-PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		787
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,831
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,246	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,176
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		170
7. OTHER REAL ESTATE OWNED		111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,457
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,457
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,440
(1) NONINTEREST-BEARING	3,273	
(2) INTEREST-BEARING	11,167	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,517
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,190
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,940
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,940
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,457

CERTIFICATE ISSUED APRIL 27, 1908 NO. 147
CITIZENS BANK OF PAGOSA SPRINGS
PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, CHAIRMAN OF THE BOARD/PRESIDENT; PATTERSON CURTIS, EXEC. VICE-PRESIDENT; JAMES W. SUTTON, VICE-PRESIDENT; DAVID B. WINTER, CASHIER

DIRECTORS-

DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, HAROLD SCHULTZ

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,776
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,418	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	191	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,227
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		298
7. OTHER REAL ESTATE OWNED		935
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		909
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,532
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		24,532
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,889
(1) NONINTEREST-BEARING	5,345	
(2) INTEREST-BEARING	16,544	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		192
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,081
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,451
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,451
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,451
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		24,532

CERTIFICATE ISSUED AUGUST 11, 1977 NO. 550
PAONIA STATE BANK
PAONIA

OFFICERS-

DON FOSTER, PRESIDENT; ALICE CAGLE, DAVID C. GONNERMAN, VICE PRESIDENTS

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLLAND L. HOLT, GILBERT C. WILSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		505
B. INTEREST-BEARING BALANCES		794
2. SECURITIES		2,492
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		310
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,483	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	67	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,416
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		100
7. OTHER REAL ESTATE OWNED		249
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		104
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,970
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,970
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,223
(1) NONINTEREST-BEARING	833	
(2) INTEREST-BEARING	6,390	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,269
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		301
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		701
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		701
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,970

CERTIFICATE ISSUED MARCH 6, 1978 NO. 555
BANK OF THE WEST
PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT;
JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,
CHARLES S. HOVER, WILLIAM G. HANSCHMIDT

DECEMBER 31, 1988		- 000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,551
B. INTEREST-BEARING BALANCES		381
2. SECURITIES		5,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,496	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	221	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,275
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		474
7. OTHER REAL ESTATE OWNED		1,959
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		342
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,988
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		23,988
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,391
(1) NONINTEREST-BEARING	5,120	
(2) INTEREST-BEARING	17,271	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		71
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,538
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		378
25. SURPLUS		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		450
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,450
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,450
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		23,988

CERTIFICATE ISSUED FEBRUARY 8, 1979DO NO. 560
PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT;
SUSAN L. PYLES, VICE PRESIDENT/CASHIER

DIRECTORS-

SUSAN L. PYLES, DONALD M. STROUP, JERRY D. MILLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		322
B. INTEREST-BEARING BALANCES		
2. SECURITIES		698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,676	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	36	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,640
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		192
7. OTHER REAL ESTATE OWNED		40
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,241
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,930
(1) NONINTEREST-BEARING	1,056	
(2) INTEREST-BEARING	2,874	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,963
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		28
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		278
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		278
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,241

CERTIFICATE ISSUED JULY 6, 1976 NO. 542
CENTENNIAL BANK OF BLENDE
PUEBLO

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON, ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS, DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1988		000 OMITTEI
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		909
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		3,347
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,040
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,192	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,072
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		353
7. OTHER REAL ESTATE OWNED		51
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		172
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,944
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		12,944
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,584
(1) NONINTEREST-BEARING	1,998	
(2) INTEREST-BEARING	9,586	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,690
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		303
25. SURPLUS		370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,254
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		12,944

CERTIFICATE ISSUED FEBRUARY 18, 1908 NO. 101
MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF BOARD/PRESIDENT; KENNETH HOESCHEN, EXEC. VICE PRESIDENT; ROBERT L. FREEMAN, RICHARD A. SEUL, SR. VICE-PRESIDENTS; VERNON K. COCHRAN, VICE PRESIDENT/CASHIER; PHILIP E. BOSCHEN, CHARLINE BURKHARD, WALTER CARSELLA, ROSE MASTERANTONIO, ROBERT W. POBST, LUCILLE WILCOX, JAMES L. RICHARDSON, VICE PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, WALTER J. PREDOVICH, JOHN T. AGUILERA, OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, H. EUGENE WILCOXSON, JAKE T. JIDMAR, JR., BEN WEINDLING, MAHLON T. WHITE, KENNETH G. HOESCHEN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,697
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		33,360
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		10,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	66,933	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,400	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		65,533
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,193
7. OTHER REAL ESTATE OWNED		1,347
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,862
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		126,992
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		126,992
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		119,171
(1) NONINTEREST-BEARING	18,114	
(2) INTEREST-BEARING	101,057	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		263
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		119,434
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,125
25. SURPLUS		5,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		933
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		7,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		126,992

CERTIFICATE ISSUED JANUARY 14, 1980 NO. 568
PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT; MARK A. MILLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE, DR. LYNN PHELPS, KEITH SMOKSTAD, L.M. PEARSON, MARK A. MILLER, JOHN N. SPEARING

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		598
B. INTEREST-BEARING BALANCES		
2. SECURITIES		715
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,415
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,714	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,630
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		114
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		145
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,617
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,657
(1) NONINTEREST-BEARING	1,926	
(2) INTEREST-BEARING	6,731	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,725
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		292
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,617

CERTIFICATE ISSUED NOVEMBER 1, 1908 NO. 174
THE PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

FREDERICK A. ESGAR, CHAIRMAN OF THE BOARD; EARL F. LEHIGH, PRESIDENT; C. RON MEEK, EXEC. VICE-PRESIDENT; JAMES MCCLEARN, SR. VICE-PRESIDENT/ CASHIER; JAMES A. MURRAY, SR. VICE-PRESIDENT; SHERMAN H. FRENCH, GERALD E. SHORT, STEVEN E. MELVIN, JOHN HIJAR, RICHARD T. TEMPELMAN, FIRST VICE-PRESIDENTS; ROBERT J. PATTEE, JR., ERNEST HERZBERGER, VICE-PRESIDENTS

DIRECTORS-

KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, JOHN L. ARY JOSEPH O. WATSON, III, THOMAS R. WELTE, DAVID ESGAR, BERT HARTMAN FREDERICK A. ESGAR, FRANK R. ALLEN, ROLAND FARICY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,616
B. INTEREST-BEARING BALANCES		
2. SECURITIES		37,480
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		12,795
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	66,737	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		65,755
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,272
7. OTHER REAL ESTATE OWNED		1,307
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,444
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		129,669
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		129,669
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		110,392
(1) NONINTEREST-BEARING	18,027	
(2) INTEREST-BEARING	92,365	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		8,905
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		606
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		365
16. OTHER BORROWED MONEY		99
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		120,688
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,250
25. SURPLUS		4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,481
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		8,981
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		129,669

CERTIFICATE ISSUED JANUARY 18, 1982 NO. 588
BANK OF SOUTHERN COLORADO
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, WILLIAM G. TURMAN, TRAVIS L. WALLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		519
B. INTEREST-BEARING BALANCES		
2. SECURITIES		200
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		795
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,259	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	33	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,226
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		337
7. OTHER REAL ESTATE OWNED		41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		49
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,167
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,167
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,403
(1) NONINTEREST-BEARING	671	
(2) INTEREST-BEARING	3,732	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,432
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		351
25. SURPLUS		227
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		735
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		735
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,167

CERTIFICATE ISSUED JANUARY 21, 1963 NO. 479
BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, SR. VICE-PRESIDENT;
KATHERINE DELLINGER, VICE PRESIDENT; KATHRYN BURKE, VICE-PRES./CASHIER

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		674
B. INTEREST-BEARING BALANCES		458
2. SECURITIES		5,460
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,030	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,930
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		392
7. OTHER REAL ESTATE OWNED		278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		189
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,856
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,856
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,578
(1) NONINTEREST-BEARING	1,818	
(2) INTEREST-BEARING	8,760	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,670
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		190
25. SURPLUS		510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		486
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,186
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,856

CERTIFICATE ISSUED MAY 13, 1983 NO. 602
RIO BLANCO STATE BANK
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; CLAUDIA K. CAMPBELL, CASHIER

DIRECTORS-

GEORGE ROBERT LEWIS, ROBERT COTT, DANIEL SIMON,
E.A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		650
B. INTEREST-BEARING BALANCES		306
2. SECURITIES		3,089
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,839	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	66	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,773
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		73
7. OTHER REAL ESTATE OWNED		58
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		157
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,106
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,040
(1) NONINTEREST-BEARING	1,300	
(2) INTEREST-BEARING	6,740	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		450
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,534
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		7
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		572
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,106

CERTIFICATE ISSUED NOVEMBER 6, 1981 NO. 587
REGIONAL BANK OF RIFLE
RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT

DIRECTORS-

DONALD LEE CURRIE, WILLIAM L. CRUMB, JOHN R. SCHENK,
GARY S. WARD, WALTER M. GEORGE, RICHARD C. JOLLEY, HARRY ODGERS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		924
B. INTEREST-BEARING BALANCES		1,789
2. SECURITIES		5,690
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,094	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	143	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,951
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		214
7. OTHER REAL ESTATE OWNED		73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		333
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,084
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,084
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,046
(1) NONINTEREST-BEARING	3,468	
(2) INTEREST-BEARING	12,578	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,104
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		486
25. SURPLUS		207
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		287
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		980
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		980
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,084

CERTIFICATE ISSUED JANUARY 5, 1949 NO. 445
THE EMPIRE STATE BANK
ROCKY FORD

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;
DENNIS L. KREPS, AL KREPS, VICE-PRESIDENTS; DENNIS KREPS, CASHIER

DIRECTORS-

ALFRED L. KREPS, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		530
B. INTEREST-BEARING BALANCES		1,085
2. SECURITIES		2,498
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		470
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,494	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,446
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		67
7. OTHER REAL ESTATE OWNED		190
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		832
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,118
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,851
(1) NONINTEREST-BEARING	1,030	
(2) INTEREST-BEARING	5,821	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,044
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		404
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,074
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,074
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,118

CERTIFICATE ISSUED APRIL 22, 1975 NO. 531
CHAFFEE COUNTY BANK
SALIDA

OFFICERS-

CHARLES FORSTER, CHAIRMAN/PRESIDENT; DENNIS MITCHELL, SR VICE PRESIDENT; JEFFREY D. SNYDER, VICE-PRESIDENT; ELIZABETH PROPERNICK, CASHIER

DIRECTORS-

WENDELL F. HUTCHINSON, W. GERRY IMIG, DONALD R. MCQUEEN, THOMAS G. SANDELL, CHARLES J. FORSTER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,953
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,922
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,408	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	178	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,230
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		537
7. OTHER REAL ESTATE OWNED		39
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		445
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,326
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28,326
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,962
(1) NONINTEREST-BEARING	3,554	
(2) INTEREST-BEARING	21,408	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		910
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		201
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,073
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,253
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,253
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,253
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28,326

CERTIFICATE ISSUED JUNE 14, 1963 NO. 480
VALLEY BANK
SECURITY

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD/PRESIDENT; MICHAEL B. MCDONELL, EXEC. VICE-PRESIDENT; TOM S. MASER, SR. VICE-PRESIDENT; PETER M. SHEEDY, VICE PRESIDENT/CASHIER

DIRECTORS-

GEORGE W. DUNCAN, JR., LEO H. VERVERS, A.K. STEMLER, CHARLES L. VERVERS, MICHAEL B. MCDONELL, NICHOLAS L. LOVITT, MICHAEL A. MIENTKA-

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,294
B. INTEREST-BEARING BALANCES		299
2. SECURITIES		14,000
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,193	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,039
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,392
7. OTHER REAL ESTATE OWNED		771
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		123
11. OTHER ASSETS		769
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,087
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		38,087
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,336
(1) NONINTEREST-BEARING	9,009	
(2) INTEREST-BEARING	25,327	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		305
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		229
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,870
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		878
25. SURPLUS		1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,217
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,217
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,217
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		38,087

CERTIFICATE ISSUED JULY 8, 1974 NO. 528
ALPINE BANK SNOWMASS VILLAGE
SNOWMASS VILLAGE

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; STAN KORNASIEWICZ, EXEC. VICE PRESIDENT/ CASHIER

DIRECTORS-

ERNEST GIANINETTI, JACK E. EDGINGTON, ROBERT F. DOWNS, STEPHEN BRIGGS, PETER N. GUY, WALLACE A.E. DEBEQUE, RODNEY E. SLIFER, J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,425
B. INTEREST-BEARING BALANCES		199
2. SECURITIES		3,530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,582
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,949	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,722
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		341
7. OTHER REAL ESTATE OWNED		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		418
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,286
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		28,286
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,318
(1) NONINTEREST-BEARING	7,186	
(2) INTEREST-BEARING	19,132	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		182
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,500
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		260
25. SURPLUS		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,146
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,786
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,786
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		28,286

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 554
BACA STATE BANK
SPRINGFIELD

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE-PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMEYER, ROBERT G. DOWELL, BERNARD C. NEILL, RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,324
B. INTEREST-BEARING BALANCES		
2. SECURITIES		21,795
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,168	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	75	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,093
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		212
7. OTHER REAL ESTATE OWNED		184
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		40
11. OTHER ASSETS		613
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,761
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,761
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,094
(1) NONINTEREST-BEARING	2,109	
(2) INTEREST-BEARING	25,985	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		462
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,556
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,005
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31,761

CERTIFICATE ISSUED MAY 8, 1975 NO. 533
BANK NORTHWEST
STEAMBOAT SPRINGS

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; W. EDWARD GOODYEAR, VICE PRESIDENT

DIRECTORS-

TYRONE LOCKHART, GARY MIELKE, H. DAVID ZABEL, PETER W. WILLIAMS, LAWRENCE A. FAIN, ROBERT G. FROST, CLIFFORD B. RUSSELL, ROBERT CALMAN, JAMES C. KEARNEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,024
B. INTEREST-BEARING BALANCES		693
2. SECURITIES		9,784
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,775
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,536	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	131	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,405
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,031
7. OTHER REAL ESTATE OWNED		17
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		410
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,139
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		31,139
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,789
(1) NONINTEREST-BEARING	4,915	
(2) INTEREST-BEARING	23,874	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		184
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,973
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		377
25. SURPLUS		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		836
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,166
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		31,139

CERTIFICATE ISSUED MAY 2, 1918 NO. 346
CENTURY BANK
STERLING

OFFICERS-

VERNON CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT;
WAYNE J. PIMPLE, VICE-PRESIDENT; STEPHEN L. MAY, CASHIER

DIRECTORS-

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES,
VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE,
WAYNE J. PIMPLE, CHARLES KREAGER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,910
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39,591	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	890	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,701
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		628
7. OTHER REAL ESTATE OWNED		1,673
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,243
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54,430
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		54,430
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,567
(1) NONINTEREST-BEARING	7,533	
(2) INTEREST-BEARING	41,034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		71
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		320
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48,958
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,472
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		5,472
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		54,430

CERTIFICATE ISSUED JUNE 27, 1969 NO. 495
BANK OF TELLURIDE
TELLURIDE

OFFICERS-

GARDNER F. HILL, CHAIRMAN OF THE BOARD; TOM HAYNES, PRESIDENT/CEO;
F. WILLIAM DODGE, VICE PRESIDENT/CASHIER

DIRECTORS-

GARDNER F. HILL, SALLY CORTNEY, ELI A. GORDON, ROBERT DEMPSEY,
DAVID MALLETTE, TOM HAYNES

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,034
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		5,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,705	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	166	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,539
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		119
7. OTHER REAL ESTATE OWNED		82
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		197
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,323
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,023
(1) NONINTEREST-BEARING	6,676	
(2) INTEREST-BEARING	11,347	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,083
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		75
25. SURPLUS		495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		670
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,240
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,323

CERTIFICATE ISSUED JULY 3, 1985 NO. 614
CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD/PRESIDENT;
CYNTHIA PAYNE, VICE-PRESIDENT/CASHIER

DIRECTORS-

HAROLD R. LACY, WILLIAM G. ROSS, ROBERT L. DAVIS, JR., GEORGE SWEENEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,188
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		544
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,166	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	130	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,036
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		565
7. OTHER REAL ESTATE OWNED		439
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		4
11. OTHER ASSETS		105
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,865
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,865
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,663
(1) NONINTEREST-BEARING	2,513	
(2) INTEREST-BEARING	6,150	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,721
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		156-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,144
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,144
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,865

CERTIFICATE ISSUED FEBRUARY 7, 1963 NO. 478
NORTH VALLEY BANK
THORNTON

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT W. BERRY, EXEC. VICE-PRESIDENT; DAVID T. MANLEY, JR., SR. VICE-PRESIDENT; CASSANDRA TYRRELL, SR. VICE-PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, VICE-PRESIDENTS

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., ROBERT W. BERRY, CASSANDRA TYRRELL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,607
B. INTEREST-BEARING BALANCES		669
2. SECURITIES		10,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,195
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,220	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	497	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,723
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		761
7. OTHER REAL ESTATE OWNED		368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		949
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		40,558
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,969
(1) NONINTEREST-BEARING	12,301	
(2) INTEREST-BEARING	23,668	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		332
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		190
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,491
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,067
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		40,558

CERTIFICATE ISSUED NOVEMBER 24, 1967 NO. 490
FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG, GEORGE C. WILLIAMS, ROGER A. BEHLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,992
B. INTEREST-BEARING BALANCES		
2. SECURITIES		15,813
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,523
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	51,911	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	403	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		51,508
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,381
7. OTHER REAL ESTATE OWNED		1,881
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,176
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		79,274
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		79,274
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		73,997
(1) NONINTEREST-BEARING	19,115	
(2) INTEREST-BEARING	54,882	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		242
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		74,553
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,721
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,721
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		79,274

CERTIFICATE ISSUED FEBRUARY 7, 1955 NO. 459
NORTH PARK STATE BANK
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER;
ROSA M. DOWDELL, VICE-PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL,
RICHARD W. PEDEN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		472
B. INTEREST-BEARING BALANCES		297
2. SECURITIES		4,424
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,630	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,547
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		41
7. OTHER REAL ESTATE OWNED		122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,890
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,890
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,764
(1) NONINTEREST-BEARING	2,134	
(2) INTEREST-BEARING	6,630	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,823
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		442
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,890

CERTIFICATE ISSUED JULY 31, 1916 NO. 313
COLORADO STATE BANK OF WALSH
WALSH

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/PRESIDENT; JUDY BEZONA, VICE-PRESIDENT/CASHIER; GARY BRYAN, VICE PRESIDENT

DIRECTORS-

LARRY E. HARPER, JAMES L. BAILEY, THOMAS K. BENSHOP

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		955
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,801
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,068	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	231	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,837
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		329
7. OTHER REAL ESTATE OWNED		317
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		712
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,951
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		20,951
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,013
(1) NONINTEREST-BEARING	2,369	
(2) INTEREST-BEARING	16,644	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		435
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		37
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,664
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		537
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		20,951

CERTIFICATE ISSUED DECEMBER 27, 1978 NO. 559
CUSTER COUNTY BANK
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, H. DAVID TONSING, ROBERT B. DONLEY, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		338
B. INTEREST-BEARING BALANCES		1,387
2. SECURITIES		804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,120	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	32	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,088
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		101
7. OTHER REAL ESTATE OWNED		286
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,301
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,621
(1) NONINTEREST-BEARING	1,269	
(2) INTEREST-BEARING	4,352	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,665
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		277
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,301

CERTIFICATE ISSUED FEBRUARY 4, 1970 NO. 498
CITIZENS BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT; MARY JANE HANSEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM, THOMAS M. JONES, JERRY J. TEPPER, STEPHEN C. THOMASON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,715
B. INTEREST-BEARING BALANCES		201
2. SECURITIES		7,204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,965	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	435	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,530
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		734
7. OTHER REAL ESTATE OWNED		1,163
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		592
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		36,194
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,042
(1) NONINTEREST-BEARING	8,094	
(2) INTEREST-BEARING	24,948	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,267
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,427
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,927
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,927
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		36,194

CERTIFICATE ISSUED DECEMBER 17, 1973 NO. 524
CITYWIDE BANK OF APPLEWOOD
WHEAT RIDGE

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;
LINDA N. ALEXANDER, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD,
THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY, HAROLD LACY, ADVISORY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,176
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		4,028
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		4,145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,178	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	373	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,805
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,642
7. OTHER REAL ESTATE OWNED		3,619
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		616
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		51,130
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		46,564
(1) NONINTEREST-BEARING	7,134	
(2) INTEREST-BEARING	39,430	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		276
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		46,840
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		720
25. SURPLUS		1,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,290
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,290
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		51,130

CERTIFICATE ISSUED SEPTEMBER 30, 1985 NO. 615
INTERNATIONAL BANK OF WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

GARTH THOMAS, CHAIRMAN/PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, JOANN CORN, KENNETH I. DANNEBERG, STEPHEN G. SEAY, JOHN R. SIMMONS, RICHARD TUCKER, GARTH THOMAS, MARTHA ANDERSON, JACK E. KENNEDY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		820
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,838
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,593	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,452
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		374
7. OTHER REAL ESTATE OWNED		110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		235
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,979
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,794
(1) NONINTEREST-BEARING	1,636	
(2) INTEREST-BEARING	11,158	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,875
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,979

CERTIFICATE ISSUED AUGUST 31, 1971 — NO. 506
FIRST STATE BANK OF WIGGINS
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT

DIRECTORS-

L.R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN, FRED C. WELLER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		499
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		1,067
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		865
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,723	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,615
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		262
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		120
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,532
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,532
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,959
(1) NONINTEREST-BEARING	1,909	
(2) INTEREST-BEARING	4,050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		56
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		24
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,039
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		106
25. SURPLUS		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		7-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		493
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,532

CERTIFICATE ISSUED APRIL 4, 1908 NO. 123
THE STATE BANK OF WILEY
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE-PRESIDENT;
ROBERT ENGLAND, CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, WAYNE HAYS, KEITH UHLAND,
DAVE ESGAR

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		705
B. INTEREST-BEARING BALANCES		870
2. SECURITIES		6,068
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,061	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	136	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,925
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		177
7. OTHER REAL ESTATE OWNED		30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		412
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,572
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,976
(1) NONINTEREST-BEARING	2,210	
(2) INTEREST-BEARING	15,766	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		373
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,349
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		2,090
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,023
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,572

CERTIFICATE ISSUED JANUARY 27, 1978 NO. 552
BANK OF WINDSOR
WINDSOR

OFFICERS-

M.G. YLARRAZ, PRESIDENT; JAMES A. RUTZ, VICE-PRESIDENT

DIRECTORS-

M.G. YLARRAZ, MARJORIE A. KADLUB, P.E. MCCARTHY, JAMES A. RUTZ, LUTHER E. HARRIS, ED DUGGAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		784
B. INTEREST-BEARING BALANCES		992
2. SECURITIES		3,802
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,920	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	151	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,769
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		106
7. OTHER REAL ESTATE OWNED		49
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		266
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,318
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		15,318
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,960
(1) NONINTEREST-BEARING	2,301	
(2) INTEREST-BEARING	11,659	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,120
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		418
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		580
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,198
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,198
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		15,318

CERTIFICATE ISSUED NOVEMBER 4, 1964 NO. 484
PARK STATE BANK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT; KENNETH W. MOORE, VICE-PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL, EDWARD GRAINGER, M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		798
B. INTEREST-BEARING BALANCES		
2. SECURITIES		10,251
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,794	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	89	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,705
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		577
7. OTHER REAL ESTATE OWNED		155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		421
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,757
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		22,757
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,598
(1) NONINTEREST-BEARING	3,556	
(2) INTEREST-BEARING	17,042	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,710
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		240
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		807
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,047
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,047
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		22,757

CERTIFICATE ISSUED APRIL 8, 1977 NO. 547
WRAY STATE BANK
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. HOFFSINGER, VICE-PRESIDENT;
M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,
CURTIS P. HOFFSINGER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		631
B. INTEREST-BEARING BALANCES		1,188
2. SECURITIES		705
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,110
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,681	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,603
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		13
7. OTHER REAL ESTATE OWNED		26
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		153
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,429
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,429
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,456
(1) NONINTEREST-BEARING	1,147	
(2) INTEREST-BEARING	7,309	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,554
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		75
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		875
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		875
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,429

CERTIFICATE ISSUED AUGUST 12, 1911 NO. 224
FARMERS STATE BANK OF YUMA
YUMA

OFFICERS-

JACK L. PANTER, CHAIRMAN OF THE BOARD; DONALD R. STARNES, PRESIDENT/CEO; GREGORY P. CRANSTON, SR. VICE-PRESIDENT; JOAN KUNTZ, CASHIER

DIRECTORS-

JACK L. PANTER, THOMAS M. DOERK, DONALD J. KANY, DONALD R. STARNES, ROBERT M. SWARTZ, J. RODNEY UHRICH

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,050
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,741	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	667	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,074
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		271
7. OTHER REAL ESTATE OWNED		808
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,372
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,473
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		37,497
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,550
(1) NONINTEREST-BEARING	7,740	
(2) INTEREST-BEARING	26,810	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,728
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		454-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,473
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,769
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		37,497

INDUSTRIAL BANK MERGERS

Charter #	Name and Location of Industrial Bank Involved	Date Effective
165	Boulder U.S. Industrial Bank of Boulder merged into American Industrial Bank of Boulder	11/17/88
167	Fort Collins U.S. Industrial Bank of Fort Collins merged into American Industrial Bank of Fort Collins	11/17/88
24	Colorado Springs U.S. Industrial Bank of Colorado Springs merged into American Industrial Bank of Colorado Springs	11/23/88
11	Pueblo U.S. Industrial Bank of Pueblo merged into American Industrial Bank of Colorado Springs	11/23/88
162	Thornton U.S. Industrial Bank merged into American Industrial Bank of Arvada	11/23/88
161	Aurora U.S. Industrial Bank of Aurora merged into American Industrial Bank of Aurora	12/01/88
136	Applewood U.S. Industrial Bank of Golden merged into American Industrial Bank of Lakewood	12/15/88

INDUSTRIAL BANK VOLUNTARY DISSOLUTIONS

Charter #	Bank Name and Location	Date Dissolved
149	Chase Manhattan Industrial Bank/Denver	1/01/88
75	Canon City First Industrial Bank/Canon City	3/25/88

INDUSTRIAL BANK CHARTERS RESCINDED

27	Metropolitan Industrial Bank/Denver	4/15/88
48	First Industrial Bank of Rocky Ford/Rocky Ford	12/16/88

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 omitted

ASSETS	46 BANKS 12-31-88	% TO TOTAL	72 BANKS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	37,559	7.4	48,466	(10,907)	22.5
SECURITIES	45,075	9.0	42,533	+2,542	6.0
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	8,255	1.6	10,401	(2,146)	21.0
LOANS AND LEASE FINANCING RECEIVABLES	396,976	79.0	658,237	(261,261)	40.0
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	(6,992)	(1.5)	(10,896)	(3,904)	36.0
LOANS AND LEASES, NET	389,984	77.5	647,341	(257,357)	40.1
ASSETS HELD IN TRADING ACCOUNTS	0	0	0	0	0
PREMISES AND FIXED ASSETS	1,623	.3	5,047	(3,424)	68.0
OTHER REAL ESTATE OWNED	9,252	2.0	14,184	(4,932)	35.0
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	1,276	.2	50	+1,226	2452.0
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	0	0	826	(826)	0
INTANGIBLE ASSETS	0	0	0	0	0
OTHER ASSETS	10,194	2.	13,858	(3,664)	26.4
TOTAL ASSETS	503,218	100.0	782,706	(279,488)	36.0
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	286,775	57.0	348,954	(62,179)	18.0
- NONINTEREST BEARING	290	0	9,719	(9,429)	97.0
- INTEREST BEARING	286,485	57.0	339,235	(52,750)	16.0
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	25	0	9,846	(9,821)	99.7
DEMAND NOTES/U.S. TREASURY	0	0	0	0	0
OTHER BORROWED MONEY	119,985	23.8	140,332	(20,347)	14.5
MORTGAGE INDEBTEDNESS	345	.1	1,207	(862)	71.4
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0	0	142,837	(142,837)	0
NOTES AND DEBENTURES	0	0	103	(103)	0
OTHER LIABILITIES	12,065	2.4	15,849	(3,784)	24.0
TOTAL LIABILITIES	419,195	83.3	659,128	(239,933)	36.4
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	14,221	2.8	21,277	(7,056)	33.2
SURPLUS	44,167	8.8	56,366	(12,199)	22.0
UNDIVIDED PROFITS/CAPITAL RESERVES	25,635	5.1	49,935	(20,300)	44.2
TOTAL EQUITY CAPITAL	84,023	16.7	123,578	(39,555)	32.0
TOTAL LIABILITIES AND EQUITY CAPITAL	503,218	100.0	782,706	(279,488)	36.0

CERTIFICATE ISSUED 1978 NO. 105
AMERICAN INDUSTRIAL BANK OF ARVADA
ARVADA

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT, F.W. HAWKES, VICE-PRESIDENT/CASHIER; R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

FRANK W. HAWKES, GEORGE B.P. WARD, JR., HUGH A. WOLTZEN, EBERHARD J. GABRIEL, ROY E. TANNER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		51
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,525	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	119	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,406
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		17
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		1,276
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		155
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,105
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		13,105
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,350
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1, 50	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		10,322
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,753
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		352
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,352
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1[illegible](J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,352
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		13,105

CERTIFICATE ISSUED 1964 NO. 047
ARVADA 1ST INDUSTRIAL BANK
ARVADA

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; JOHN C. NINNEMAN, PRESIDENT; LANCE E. SHAFFER, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE, LANCE E. SHAFFER, DALE W. WESTERGARD, JOHN C. NINNEMAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		88
B. INTEREST-BEARING BALANCES		849
2. SECURITIES		639
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,357	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	419	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,938
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		81
7. OTHER REAL ESTATE OWNED		709
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		11,670
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,184
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	9,184	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		858
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		124
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		215
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,381
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		339
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,289
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,289
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		11,670

CERTIFICATE ISSUED 1980 NO. 117
AMERICAN INDUSTRIAL BANK OF AURORA
AURORA

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; EDWARD H. MAAS, VICE-PRESIDENT/CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

ROY E. TANNER, EBERHARD J. GABRIEL, HUGH A. WOLTZEN, EDWARD H. MAAS, GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		72
B. INTEREST-BEARING BALANCES		668
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,322	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	166	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,156
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		991
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		17,301
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,820
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	4,820	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		10,055
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		116
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,991
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		1,010
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,310
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PUR TO 12 U.S.C. 1823(J)		2,310
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		17,301

CERTIFICATE ISSUED 1982 NO. 157
CITICORP SAVINGS AND INDUSTRIAL BANK
AURORA

OFFICERS-

CHRISTOPHER T. GILSON, PRESIDENT; FREDERICK WARD, ROBERT C. BARTON, JOSEPH C. DEMEO, ROGER BAZZELL, SCOTT R. WILSON, RALPH J. HALL, MARCIA P. ROSEBRAUGH, PHILLIP R. MCCAMMON, JOHN A. NELKE, JOEL DICTROW, KATHLEEN MARSAL, HASKELL EDELSTEIN, JOHN OLMSTEAD, RONALD R. ALLEN, ALFRED GROTELL, WILLIAM HAYDEN, LEON KOZAK, DENISE STRAIN, GERARD WHITE, VICE-PRESIDENTS

DIRECTORS-

ROBERT C. BARTON, CHRISTOPHER T. GILSON, FREDERICK WARD, KEVIN RHEIN, SAMPATH RAJAPPA

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		
B. INTEREST-BEARING BALANCES		3,428
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	45,579	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	672	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		44,907
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		38
7. OTHER REAL ESTATE OWNED		365
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		316
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		49,054
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		49,054
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,726
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	22,726	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		749
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		4,306
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,781
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		20,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		273
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		21,273
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		21,273
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		49,054

CERTIFICATE ISSUED 1983 NO. 165
BOULDER U.S. INDUSTRIAL BANK
BOULDER

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, STEVE J. SLAUGHTER, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		24
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,160	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,107
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		18
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		62
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,411
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,411
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,476
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,476	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,718
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,221
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		540
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,411

CERTIFICATE ISSUED 1974 NO. 074
BROOMFIELD CREDITHRIFT INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN J. BOLGER, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE D. HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, TIMOTHY G. VORBECK, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, JOHN A. EBRIGHT, EDWIN K. MATTSON, DANNY R. PETERSON, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, ROBERT P. PLUMMER, WILLIAM A. ROTZIEN, GEORGE F. WALTERHOUSE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,815	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,742
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3
7. OTHER REAL ESTATE OWNED		98
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		34
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,877
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		1,877
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		76
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		6
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		82
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		795
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,795
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,795
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		1,877

CERTIFICATE ISSUED 1981 NO. 139
BUENA VISTA SAVINGS & INDUSTRIAL BANK
BUENA VISTA

OFFICERS-

CHARLES E. KRAGEL, PRESIDENT/CASHIER

DIRECTORS-

CHARLES E. KRAGEL, JAMES D. ASHER, STEVEN STINGLEY, ELIOT ROBERTSON, JOE JOHNSON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		263
B. INTEREST-BEARING BALANCES		310
2. SECURITIES		2
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,495
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,107	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,076
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		24
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		27
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,197
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,791
(1) NONINTEREST-BEARING	53	
(2) INTEREST-BEARING	3,738	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,841
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		156
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,197

CERTIFICATE ISSUED 1974 NO. 071
CASTLE ROCK INDUSTRIAL BANK
CASTLE ROCK

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS, DONALD D. SCHNELL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		335
B. INTEREST-BEARING BALANCES		522
2. SECURITIES		2,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		420
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,052	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	111	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,941
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		84
7. OTHER REAL ESTATE OWNED		486
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		9,021
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,311
(1) NONINTEREST-BEARING	107	
(2) INTEREST-BEARING	8,204	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,409
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		12
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		612
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		612
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		9,021

CERTIFICATE ISSUED 1979 NO. 109
AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; DONALD L. GROSS EXEC. VICE PRESIDENT; ROY E. TANNER, VICE-PRESIDENT; ROCKY A. PLOUVIER, VICE PRESIDENT/CASHIER

DIRECTORS-

ROY E. TANNER, EBERHARD J. GABRIEL, DONALD L. GROSS, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		123
B. INTEREST-BEARING BALANCES		1,190
2. SECURITIES		701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,289	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	261	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,028
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		36
7. OTHER REAL ESTATE OWNED		99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		432
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,609
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		26,609
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,094
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	13,094	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		8,805
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,180
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		1,802
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,427
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,429
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		4,429
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		26,609

CERTIFICATE ISSUED 1979 NO. 110
FIRST COMMUNITY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MICHAEL M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; CHARLES RUTLEDGE, SR. VICE-PRES.; EUGENE C. CALL, CARL SOLDAN, JOHN L. SANDEN, EUGENE J. CURTIS, GEORGE ABBRUSCATO, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/ CASHIER

DIRECTORS-

JAMES A. BARE, L. VANE CARROLL, JR., WAYNE L. EVANS, GARY M. SMITH, EUGENE C. CALL, CARL F. GUETHER, MICHAEL M. PAPPAS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		155
B. INTEREST-BEARING BALANCES		1,079
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,471	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	152	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,319
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		156
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,827
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		10,827
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,725
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	7,725	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,754
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		217
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,696
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		610
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		321
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,131
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,131
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		10,827

CERTIFICATE ISSUED 1976 NO. 088
LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H.C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER, L. LORINE WADE, VICE-PRESIDENTS

DIRECTORS:

H.C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER, L. LORINE WADE, JOHN C. BIRKES, GARY DAILEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		346
B. INTEREST-BEARING BALANCES		3,860
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,271	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	113	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,158
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		42
7. OTHER REAL ESTATE OWNED		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,680
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,985
(1) NONINTEREST-BEARING	1	
(2) INTEREST-BEARING	6,984	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,064
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		84-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		616
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		616
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,680

CERTIFICATE ISSUED 1958 NO. 025
ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; LINDA M. BARNES, VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DALE WESTERGARD, DEE A. HYDE, LINDA BARNES

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		170
B. INTEREST-BEARING BALANCES		1,255
2. SECURITIES		1,113
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,082	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	303	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,779
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		624
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		234
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,190
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,135
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	16,135	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		460
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		230
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,825
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		965
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,190

CERTIFICATE ISSUED 1967 NO. 019
BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT; GEORGE R. BUCK, JR., VICE-PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY, CHARLES E. STOCKDALE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		45
B. INTEREST-BEARING BALANCES		425
2. SECURITIES		1,225
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,184	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	16	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,168
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		7
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		64
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,934
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,934
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,645
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,645	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,684
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		50
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		250
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		2,934

CERTIFICATE ISSUED 1975 NO. 081
AMERICAN INDUSTRIAL BANK OF CHERRY CREEK
DENVER

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT/CHAIRMAN OF THE BOARD; L.C. OVERSON, VICE-PRESIDENT/CASHIER; R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

LEE C. OVERSON, GEORGE B.P. WARD, JR., HUGH A. WOLTZEN, ROY E. TANNER, EBERHARD J. GABRIEL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		112
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,754	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	191	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,563
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		266
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,156
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,156
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,132
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,132	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		16,546
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,816
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		340
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,340
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,340
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,156

CERTIFICATE ISSUED 1940 NO. 003
COMMERCIAL CREDIT INDUSTRIAL BANK/DENVER
DENVER

OFFICERS-

J.B. DUVALL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY, JOHN G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVALL, III

DECEMBER 31, 1988	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	
B. INTEREST-BEARING BALANCES	
2. SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	277
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	277
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	
(1) NONINTEREST-BEARING	
(2) INTEREST-BEARING	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	564
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	387-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	277
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	277

CERTIFICATE ISSUED 1955 NO. 023
COMMERCIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN BOLGER, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, JOHN A. EBRIGHT, EDWIN K. MATTSON, DANNY R. PETERSON, TIMOTHY G. VARBECK, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZIEN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,301	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,202
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2
7. OTHER REAL ESTATE OWNED		63
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		48
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,316
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,316
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		67
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		103
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,713
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,316

CERTIFICATE ISSUED 1964 NO. 046
CREDITHRIFT OF AMERICA INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN BOLGER, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JOHN A. EBRIGHT, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, EDWIN K. MATTSON, DANNY PETERSON, TIMOTHY G. VORBECK, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZEIN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,453	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,355
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		28
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		46
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,442
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,442
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		142
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		159
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,283
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,283
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		2,442

CERTIFICATE ISSUED 1968 NO. 051
GEIBANK INDUSTRIAL BANK
DENVER

OFFICERS-

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; DUANE D. MANGES,
LOUIS A. SIMPSON, SR. VICE PRESIDENTS; DAVID A. BROWN,
WAYNE M. GREENHOLZ, VICE PRESIDENTS; JAMES M. DROEGEMUELLER, CASHIER

DIRECTORS-

LOUIS A. SIMPSON, JOHN J. KRIEGER, DUANE D. MANGES, SHARI L. ULERY,
W. ALVON SPARKS, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		861
B. INTEREST-BEARING BALANCES		2,100
2. SECURITIES		16,974
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	46,748	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,115	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		45,633
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8
7. OTHER REAL ESTATE OWNED		2,926
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,664
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		71,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		71,166
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63,923
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	63,923	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,049
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		64,972
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,600
25. SURPLUS		721
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,873
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		6,194
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		71,166

CERTIFICATE ISSUED 1980 NO. 116
RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		149
B. INTEREST-BEARING BALANCES		2,483
2. SECURITIES		11,532
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		1,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,897	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	231	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,666
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		134
7. OTHER REAL ESTATE OWNED		100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		778
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,192
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		30,192
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,569
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	25,569	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		17
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,435
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,021
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		2,050
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		921
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,171
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,171
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		30,192

CERTIFICATE ISSUED 1981 NO. 133
COLORADO INDUSTRIAL BANK/EATON
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; DAN ROCKWELL, VICE-PRESIDENT;
LINDA E. YOST, CASHIER

DIRECTORS-

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		132
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		1,092
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,774	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,712
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		32
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		36
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,237
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,237
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,953
(1) NONINTEREST-BEARING	5	
(2) INTEREST-BEARING	2,948	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		25
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		18
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,996
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		16
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		241
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,237

CERTIFICATE ISSUED 1970 NO. 061
FORT COLLINS 1ST INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT,
GARY D. RUYBAL, CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, ROBERT W. ELDER, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		115
B. INTEREST-BEARING BALANCES		1,272
2. SECURITIES		1,372
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,184	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,900
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		386
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		380
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		19,435
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,017
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	17,017	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		560
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		396
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,973
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,112
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,462
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,462
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		19,435

CERTIFICATE ISSUED 1983 NO. 167
FORT COLLINS U.S. INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; ROY E. TANNER, VICE PRESIDENT; GARY ROYBAL, CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, ROBERT W. ELDER, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		13
B. INTEREST-BEARING BALANCES		279
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,149	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,076
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		67
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,445
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,445
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,800
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,800	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,438
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,267
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		378
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,445

CERTIFICATE ISSUED 1972 NO. 065
ROCKY MOUNTAIN WIDEFIELD 1ST I/B
FOUNTAIN

OFFICERS-

CLIFFORD KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;
THOMAS A. RAGULSKY, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, THOMAS A. RAGULSKY,
DALE W. WESTERGARD, DEE A. HYDE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		54
B. INTEREST-BEARING BALANCES		135
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,881	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	103	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,778
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		23
7. OTHER REAL ESTATE OWNED		130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		77
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,197
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,135
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,135	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,962
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,113
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		139
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		835
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,084
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,084
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,197

CERTIFICATE ISSUED 1955 NO. 016
GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE-PRESIDENT

DIRECTORS-

DONALD L. VANDERHOOF, EDDI L. VANDERHOOF, STEVEN W. VANDERHOOF

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		84
B. INTEREST-BEARING BALANCES		1,321
2. SECURITIES		305
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,780	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,706
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		91
7. OTHER REAL ESTATE OWNED		52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,682
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,682
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,104
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	6,104	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,174
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		58
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,682

CERTIFICATE ISSUED 1940 NO. 006
COMMERCIAL CREDIT INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

J.B. DUVALL, PRESIDENT;-JOHN G. VOGELMANN, J.R. PATTERSON, E.G. QUESENBERRY, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1988	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	
B. INTEREST-BEARING BALANCES	
2. SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	521
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	521
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	
(1) NONINTEREST-BEARING	
(2) INTEREST-BEARING	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	39-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	521

CERTIFICATE ISSUED 1960 NO. 032
HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE-PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		253
B. INTEREST-BEARING BALANCES		
2. SECURITIES		521
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,901	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,801
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		21
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		36
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,632
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,632
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,369
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,369	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,457
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		775
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,175
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,632

CERTIFICATE ISSUED 1978 NO. 098
ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT; VALERIE CONDER, PHIL WILDER, VICE-PRESIDENTS; CLINTON VIERGUTZ, VICE-PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHEIDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		557
B. INTEREST-BEARING BALANCES		211
2. SECURITIES		4,536
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		830
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,554	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	303	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,251
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		292
7. OTHER REAL ESTATE OWNED		547
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		322
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,546
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		18,546
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,141
(1) NONINTEREST-BEARING	86	
(2) INTEREST-BEARING	17,055	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		207
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,348
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		298
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,198
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,198
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		18,546

CERTIFICATE ISSUED 1981 NO. 138
MELLON LAFAYETTE INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT, GENE L. HUBBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		71
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,649	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,535
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		6,018
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		923
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	923	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		4,514
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,449
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		69
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		569
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		6,018

CERTIFICATE ISSUED 1979 NO. 108
AMERICAN INDUSTRIAL BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; MICHELLE NELSON, VICE PRESIDENT/CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

EBERHARD J. GABRIEL, HUGH WOLTZEN, GEORGE B.P. WARD, JR., MICHELLE NELSON, ROY E. TANNER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		225
B. INTEREST-BEARING BALANCES		195
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,287	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,132
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		86
7. OTHER REAL ESTATE OWNED		52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		365
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,055
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,055
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,260
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,260	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		11,749
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,056
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		201
25. SURPLUS		1,260
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		538
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,055

CERTIFICATE ISSUED 1923 NO. 001
AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; JIMMIE D. ESA, VICE-PRESIDENT/CASHIER; ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE, HERBERT F. SMITH, JOSEPH L. HENRY, VICE-PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, JAMES A. POTTER, HERBERT F. SMITH, JOSEPH L. HENRY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		178
B. INTEREST-BEARING BALANCES		
2. SECURITIES		127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,886	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	132	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,754
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		33
7. OTHER REAL ESTATE OWNED		3
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		30
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,075
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,964
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,964	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		346
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		10
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,320
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERPED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		255
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,075

CERTIFICATE ISSUED 1951 NO. 009
FIRST COMMUNITY INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL A. SOLDAN, SR. VICE-PRESIDENTS; GEORGE ABBRUSCATO, EUGENE CURTIS, SCOTT MCNEIL, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/CASHIER

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE A. PAPPAS, EUGENE C. CALL, J. VANE CARROLL, JR., WAYNE L. EVANS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		57
B. INTEREST-BEARING BALANCES		656
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,309	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,235
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		98
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,107
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		8,107
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,024
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	4,024	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,100
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		360
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,484
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		523
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		8,107

CERTIFICATE ISSUED 1975 NO. 083
LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE-PRESIDENT

DIRECTORS-

DON A. HOLMES, WARREN E. REESE, F. MERLIN RIFE, DR. GILBERT L. SPROUT, DOROTHY L. SUNDAY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		71
B. INTEREST-BEARING BALANCES		1,448
2. SECURITIES		56
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,363	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	20	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,343
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		29
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,952
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		2,952
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,134
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,134	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,167
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		606
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		79
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		785
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		785
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		2,952

CERTIFICATE ISSUED 1963 NO. 040
LITTLETON 1ST INDUSTRIAL BANK
LITTLETON

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; L.W. MIKE HOGGE, PRESIDENT; ROBERT A. CLEARY, JAMES VAN SICKLE, VICE-PRESIDENTS

DIRECTORS-

L.W. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE DALE W. WESTERGARD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		310
B. INTEREST-BEARING BALANCES		1,100
2. SECURITIES		629
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,093	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	321	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,772
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		54
7. OTHER REAL ESTATE OWNED		465
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,554
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		16,554
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,266
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	13,266	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		970
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		68
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		319
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,623
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,931
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		16,554

CERTIFICATE ISSUED 1980 NO. 126
LITTLETON U.S. INDUSTRIAL BANK
LITTLETON

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT;
FRANK W. HAWKES, VICE-PRESIDENT/CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, FRANK W. HAWKES, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2
B. INTEREST-BEARING BALANCES		255
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,345	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,243
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,613
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,697
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,697	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		4,765
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,509
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		385
25. SURPLUS		395
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		324
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,613

CERTIFICATE ISSUED 1948 NO. 021
FIRST COMMUNITY I/B OF LONGMONT
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL SOLDAN, SR. VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/CASHIER; GEORGE ABBRUSCATO, EUGENE CURTIS, MARK B. LAU, VICE-PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, J. VANE CARROLL, JR., CARL F. GEUTHER, WAYNE L. EVANS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		20
B. INTEREST-BEARING BALANCES		932
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,609	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,536
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4
7. OTHER REAL ESTATE OWNED		62
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		126
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,680
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,094
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	4,094	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		25
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,729
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,848
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		832
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,832
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,680

CERTIFICATE ISSUED 1972 NO. 063
LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, CHERYL BUCERUS, DALE W. WESTERGARD

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		39
B. INTEREST-BEARING BALANCES		164
2. SECURITIES		215
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,213	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,151
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		128
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		30
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,732
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,732
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,331
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,331	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		265
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,631
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		801
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,101
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		1,101
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,732

CERTIFICATE ISSUED 1962 NO. 034
LOVELAND 1ST INDUSTRIAL BANK
LOVELAND

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD TOLLEY, DALE WESTERGARD, DEE A. HYDE, DEBORAH K. DELANEY

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		87
B. INTEREST-BEARING BALANCES		187
2. SECURITIES		206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,212	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,100
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		44
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,690
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,690
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,664
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,664	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		712
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,422
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		18
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		268
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		268
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,690

CERTIFICATE ISSUED 1981 NO. 127
COMMERCIAL CREDIT INDUSTRIAL BANK
MONTROSE

OFFICERS-

J.B. DUVALL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY, J.G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

J.G. VOGELMANN, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1988	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	
B. INTEREST-BEARING BALANCES	
2. SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	588
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	588
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	
(1) NONINTEREST-BEARING	
(2) INTEREST-BEARING	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	62-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	588
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	588

CERTIFICATE ISSUED 1976 NO. 087
MELLON NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		72
B. INTEREST-BEARING BALANCES		47
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,905	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,826
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		98
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		4,048
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		373
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	373	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,971
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,365
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		183
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		683
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		683
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		4,048

CERTIFICATE ISSUED 1982 NO. 150
SAVINGS INDUSTRIAL BANK OF PARKER
PARKER

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP, LOUIS SPINOZZI

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		287
B. INTEREST-BEARING BALANCES		50
2. SECURITIES		1,459
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,564	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,511
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		158
7. OTHER REAL ESTATE OWNED		248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		140
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		7,053
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,427
(1) NONINTEREST-BEARING	37	
(2) INTEREST-BEARING	6,390	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		92
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,588
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		375
25. SURPLUS		75
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		15
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		465
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		465
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		7,053

CERTIFICATE ISSUED 1940 NO. 005
COMMERCIAL CREDIT INDUSTRIAL BANK
PUEBLO

OFFICERS-

J.B. DUVALL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY, JOHN G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1988	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	
B. INTEREST-BEARING BALANCES	
2. SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	583
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	583
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	
(1) NONINTEREST-BEARING	
(2) INTEREST-BEARING	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	390
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	93
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	583
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	583

CERTIFICATE ISSUED 1981 NO. 140
PUEBLO FIRST INDUSTRIAL BANK
PUEBLO

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; PABLO C. RAMIREZ, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS SIMMONS, DALE WESTERGARD, DEE HYDE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		18
B. INTEREST-BEARING BALANCES		225
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,758	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	102	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,656
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		54
7. OTHER REAL ESTATE OWNED		58
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		83
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		5,094
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,215
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,215	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		3,507
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		61
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,803
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		40
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		51
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		5,094

CERTIFICATE ISSUED 1968 NO. 059
CREDITHRIFT INDUSTRIAL BANK
THORNTON

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY BOGIE, JOHN J. BOLGER, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JOHN A. EBRIGHT, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, TIMOTHY G. VORBECK, EDWIN K. MATTSON, DANNY PETERSON, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZEIN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,495	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	105	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,390
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,453
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		835
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		850
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,603
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,603
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		2,603
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,453

CERTIFICATE ISSUED 1982 NO. 162
THORNTON U.S. INDUSTRIAL BANK
THORNTON

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT;
FRANK W. HAWKES, VICE-PRESIDENT/CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, FRANK W. HAWKES, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988	000 OMITTED
ASSETS:	
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN	11
B. INTEREST-BEARING BALANCES	1,776
2. SECURITIES	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	
C. LESS ALLOCATED TRANSFER RISK RESERVE	
D. NET LOANS AND LEASES	
5. ASSETS HELD IN TRADING ACCOUNTS	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)	
7. OTHER REAL ESTATE OWNED	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	
10. INTANGIBLE ASSETS	
11. OTHER ASSETS	14
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)	1,801
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	1,801
LIABILITIES:	
13. DEPOSITS:	
A. IN DOMESTIC OFFICES	509
(1) NONINTEREST-BEARING	
(2) INTEREST-BEARING 509	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY	
16. OTHER BORROWED MONEY	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS	
20. OTHER LIABILITIES	7
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)	516
22. LIMITED-LIFE PREFERRED STOCK	
EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	685
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,285
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)	1,285
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)	1,801

CERTIFICATE ISSUED 1980 NO. 142
VAIL FIRSTBANK INDUSTRIAL BANK
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; JAMES E. THOMASON, CASHIER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG, HARRY H. FRAMPTON III

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		277
B. INTEREST-BEARING BALANCES		1,300
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		2,010
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	53	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		53
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		95
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		20
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		3,755
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,371
(1) NONINTEREST-BEARING	1	
(2) INTEREST-BEARING	3,370	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,418
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		20
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		217
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		337
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		337
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		3,755

CERTIFICATE ISSUED 1959 NO. 030
CHEMICAL FINANCIAL INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

MILTON KATZ, PRESIDENT; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, LEONARD A. ZYCH, VICE-PRESIDENTS; KENNETH J. DACEK, CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. MANNER, LEONARD A. ZYCH, CARL S. HAMMER, KENNETH J. DACEK

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,214
B. INTEREST-BEARING BALANCES		
2. SECURITIES		261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:		
A. FEDERAL FUNDS SOLD		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,645	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,379
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		23
7. OTHER REAL ESTATE OWNED		96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		274
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,247
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		34,247
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		138
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	138	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:		
A. FEDERAL FUNDS PURCHASED		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		30,697
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		4
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,839
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,408
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,408
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)		3,408
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)		34,247

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-88	% TO TOTAL	5 TRUSTS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH	28,344	40.6	2,118	+26,226	1238.2
SECURITIES	18,403	26.4	7,189	+11,214	156.0
LOANS TO EMPLOYEES	7	0	0	+7	0
PREMISES AND FIXED ASSETS	3,160	4.5	2,961	199	6.7
OTHER REAL ESTATE OWNED	0	0	0	0	0
INVESTMENTS IN SUBSIDIARIES	106	.2	0	+106	0
INTANGIBLE ASSETS	2,781	4.0	5,032	(2,251)	(44.7)
OTHER ASSETS	16,922	24.3	8,553	+8,369	97.8
TOTAL ASSETS	69,723	100.0	25,853	+43,870	169.7
LIABILITIES					
DEPOSITS	43,513	62.4	0	+43,513	0
MORTGAGE INDEBTEDNESS	1,178	1.7	0	+1,178	0
OTHER BORROWED MONEY	100	.1	2,468	(2,368)	(96.0)
NOTES AND DEBENTURES	0	0	0	0	0
OTHER LIABILITIES	5,907	8.5	4,657	+1,250	26.8
TOTAL LIABILITIES	50,698	72.7	7,125	+43,573	611.6
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	1,252	1.8	1,301	(49)	(3.8)
SURPLUS	12,812	18.4	12,764	+48	.4
UNDIVIDED PROFITS	4,961	7.1	4,663	+298	6.4
TOTAL EQUITY CAPITAL	19,025	27.3	18,728	+297	1.6
TOTAL LIABILITIES & EQUITY CAPITAL	69,723	100.0	25,853	+43,870	169.7
TOTAL TRUST ASSETS	5,672,992		4,711,974	+961,018	20.4
FIDUCIARY FUNDS	211,600		0	+211,600	
NUMBER OF TRUST ACCOUNTS	310		289	+21	7.3
AMOUNT OF BOND ISSUES OUTSTANDING	0	0	0	0	0

Resources Trust Company
Englewood, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Executive Vice-President; Lyn Hayden, Gregory D. Heffington, Senior Vice-Presidents; Kenneth R. Lyon, Chief Financial Officer

DIRECTORS

Richard H. Ader, Edward L. Allison, Matthew E. Autterson, Carl S. Diamond, Samuel H. Kaminsky, Gerard M. Lavin, Jonathan M. Molin, Tod H. Parrott, Burton A. Smead, Jr.

December 31, 1988

Assets

Cash	$ 369
Securities	1,225
Loans to Employees	0
Premises and Fixed Assets	539
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	3,904
Total Assets	6,037

Liabilities

Deposits	0
Mortgage Indebtedness	349
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,000
Total Liabilities	2,349

Equity Capital

Perpetual Preferred Stock	0
Common Stock	700
Surplus	175
Undivided Profits	2,813
Total Equity Capital	3,688
Total Liabilities and Equity Capital	6,037
Total Trust Assets	2,118,396
Fiduciary Funds	203,691
Number of Trust Accounts	95
Amount of Bond Issues Outstanding	0

Trust Company of America
Boulder, Colorado

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/Secretary; Amber A. Merry, Vice President/Assistant Treasurer

DIRECTORS

Monte T. House, Robert R. Woodworth, William J. White

December 31, 1988

Assets

Cash	18
Securities	155
Loans to Employees	0
Premises and Fixed Assets	416
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	297
Total Assets	886

Liabilities

Deposits	0
Mortgage Indebtedness	300
Other Borrowed Money	100
Notes and Debentures	0
Other Liabilities	32
Total Liabilities	432

Equity Capital

Perpetual Preferred Stock	0
Common Stock	100
Surplus	10
Undivided Profits	344
Total Equity Capital	454
Total Liabilities and Equity Capital	886
Total Trust Assets	96,184
Fiduciary Funds	7,909
Number of Trust Accounts	4
Amount of Bond Issues Outstanding	0

First Trust Corporation
Denver, Colorado

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President; Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett, Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust Officer

DIRECTORS

Kenneth R. Jensen, Jacqueline K. Freudenstein, Mary L. Mohr, Gordon G. Rockafellow

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December 31, 1988

Assets

Cash	18,431
Securities	0
Loans to Employees	7
Premises and Fixed Assets	1,346
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	2,781
Other Assets	11,065
Total Assets	33,630

Liabilities

Deposits	18,131
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,694
Total Liabilities	20,825

Equity Capital

Perpetual Preferred Stock	0
Common Stock	202
Surplus	12,026
Undivided Profits	577
Total Equity Capital	12,805
Total Liabilities and Equity Capital	33,630
Total Trust Assets	2,153,077
Fiduciary Funds	0
Number of Trust Accounts	154
Amount of Bond Issues Outstanding	0

Lincoln Trust Company
Denver, Colorado

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO; Ruth R. Roberts, Sr. Vice-President, Sharon K. Boos, John H. Roath, Joan K. Main, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath

December 31, 1988

Assets

Cash	9,049
Securities	16,357
Loans to Employees	0
Premises and Fixed Assets	859
Other Real Estate Owned	0
Investments in Subsidiaries	106
Intangible Assets	0
Other Assets	1,531
Total Assets	27,902

Liabilities

Deposits	25,382
Mortgage Indebtedness	529
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	1,041
Total Liabilities	26,952

Equity Capital

Perpetual Preferred Stock	0
Common Stock	0
Surplus	229
Undivided Profits	721
Total Equity Capital	950
Total Liabilities and Equity Capital	27,902
Total Trust Assets	976,882
Fiduciary Funds	0
Number of Trust Accounts	19
Amount of Bond Issues Outstanding	0

Financial Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Robert Dalton Sim, Executive Vice Presidents; Ronald L. Grooms, Roger D. Maurer, Sr. Vice Presidents; Karen C. Gehlhausen, James W. Hirschmann, III, Kenneth J. Ruder, Vice Presidents

DIRECTORS

John M. Butler, Dan J. Hesser, Robert Dalton Sim, Charles William Brady, Lord Stevens

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December 31, 1988

Assets

Cash	477
Securities	666
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	125
Total Assets	1,268

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	140
Total Liabilities	140

Equity Capital

Perpetual Preferred Stock	0
Common Stock	250
Surplus	372
Undivided Profits	506
Total Equity Capital	1,128
Total Liabilities and Equity Capital	1,268
Total Trust Assets	328,453
Fiduciary Funds	0
Number of Trust Accounts	38
Amount of Bond Issues Outstanding	0

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